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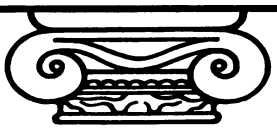
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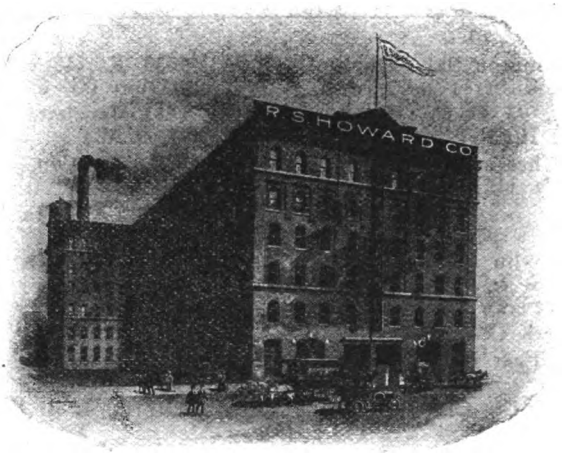
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Steere, John W. & Son Organ Co., Springfield, Mass. (O.)

Steger & Sons Piano Mfg. Co., Wabash Ave. & Jackson Boul., Chicago (P.)

Stehle, Wm., 1004 W. Lexington St., Baltimore, Md. (P.)

Stein, Adam, 688 W. German St., Baltimore, Md. (O.)

Steinway & Sons, Steinway Hall, New York (P.)

Stenger, W. C., 21 E. Van Buren St., Chicago (V.)

Sterling, The Co., Derby, Conn. (P. & Pl.)

Stevens Organ & Piano Co., Marietta, Ohio (O.)

Stieff, Chas. M., 7-9 N. Liberty St., Baltimore, Md. (P.)

Stierlin Piano Co., 4812 McKissock Ave., St. Louis, Mo. (P.)

Stokes & Smith Co., Philadelphia, Pa. (Pl.)

Story & Clark Piano Co., 317 So. Wabash Ave., Chicago (P.)

Stratton, Jno. F. & Co., 62 Grand St., New York (Banjos)

Straube Piano Co., 59 Adams St., Chicago (P.)

Strich & Zeidler, 140th & Robbins Ave., New York (P.)

Stuart, W. J. & Bro., 102 Hamilton St., Albany, N. Y. (O.)

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Stultz Bros., 33 Canal Pl., New York (P.)

Sturz Bros., 142 Lincoln Ave., New York (P.)

Stuyvesant Piano Co., 735 E. 147th St., New York (P.)

Stulz & Bauer, 338-40 E. 31st St., New York (P.)

Swan, The S. N. Co., Freeport, Ill. (O.)

Sweetland-Schimmeyer Co., Wabash Ave. & Van Buren St., Chicago (Harps)

T

Taylor & Horn, 101 N. Canal St., Chicago, Ill. (Bd. Ins.)

Tel-Electric Piano Player Co., 299 Fifth Ave., New York (Pl.)

Thibouville, Lamy, Jerome & Co., 35 Gt. Jones St., New York (G. & M.)

Tipaldi Bros., 2385 Broadway, New York (G. & M.)

Todd, Harold B., 1431 Brown St., Philadelphia, Pa. (P.)

Tonk, Wm. & Bro., 452-456 Tenth Ave., New York (P.)

Trayser Piano Co., Richmond, Ind. (P.)

Trowbridge Piano Co., Franklin, Mass. (P.)

Truax Music Co., Battle Creek, Mich. (G. & M.)

Tryber Piano Co., 906 W. Lake St., Chicago (P.)

Tucci, Michael, 27 Prince St., New York City (G. & M.)

U V

Universal Piano Co., 192 Southern Boul., New York (Pl.)

Valois & Williams, 281-283 E. 137th St., New York (P.)

Van Dinter, Louis H. & Son, Mishawaka, Ind. (O.)

Van Dyke Piano Mfg. Co., Scranton, Pa. (P.)

Vega Co., 62 Sudbury St., Boston, Mass. (G. & M. V.)

Verney Pipe Organ Co., Mason City, Ia. (O.)

Viner & Son, 30-36 Lansing St., Buffalo, N. Y. (O.)

Vocalion, The Organ Co., 362 Fifth Ave., New York (O.)

Vogelpohl & Spaeth, New Ulm, Minn. (O.)

Vose & Sons Piano Co., 158 Boylston St., Boston, Mass. (P.)

Votteler-Hettche, The Organ Co., Abbey & 14th Sts., S. W. Cleveland, O. (O.)

Vough Piano Co., Waterloo, N. Y. (P.)

W

Walberg & Auge., 86 Mechanic St., Worcester, Mass. (Dr.)

Walters, The Piano Co., 226 E. 63rd St., New York (P.)

Walters, Sam'l S., 109 Tenth St., S. E., Washington, D. C. (O.)

Waltham Piano Co., First St., Island & Keefe Aves., Milwaukee, Wis. (P.)

Warde, The Piano Co., 402-408 W. 14th St., New York (P.)

Waters, Horace & Co., 317-325 E. 40th St., New York (P.)

Waters, Samuel, 109 Tenth St., S. E., Washington, D. C. (O.)

Weaver Organ & Piano Co., York, Pa. (P. & O.)

Weber Self Playing Piano Co., Brooklyn, N. Y. (Pl.)

Wegman Piano Co., Auburn, N. Y. (P.)

Weiler Piano Co., 67 E. Van Buren St. (P.)

Welte Artistic Player-Piano Co., 398 Fifth Ave., New York (Pl.)

Weltner-Julius, 905 Walnut St., Philadelphia, Pa. (M. B.)

Werner Piano Co., Morgan & Superior Sts., Chicago, Ill. (P.)

Weser Bros., 520-528 W. 43rd St., New York (P.)

Western Cottage Piano & Organ Co., Ottawa, Ill. (P. & O.)

Weymann, H. A. & Son, 923 Market St., Philadelphia, Pa. (G. & M.)

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Wheelock Piano Co., 147th St. & Brook Ave., New York (P.)
Whitcomb, W. B., 126 Sycamore St., Milwaukee, Wis. (V.)
White, A. L. Mfg. Co., 315 Englewood Ave., Chicago (O.)
Whitten, Geo. H., Passaic, N. J. (O.)
Wick, The P. S. Co., North St. Paul, Minn. (P. & O.)
Wicks Pipe Organ Co., Highland, Ill. (O.)
Wilbur Piano Co., 128 W. 42nd St., New York (P.)
Wilcox & White Co., Meriden, Conn. (Pl.)
Williams Organ & Piano Co., 14 W. Washington St., Chicago (P. & O.)
Wilson-Bolan Organ Co., Providence, R. I. (O.)
Wilson-Jacobs Drum Mfg. Co., 218 N. May St., Chicago (Dr.)
Wing & Son, 352-362 E. Thirteenth St., New York (P.)
Winter & Co., 220-26 Southern Boul., New York (P. & Pl.)
Winterle, Max, 156 E. 36th St., New York (G. & M.)
Wirsching Organ Co., Salem, Ohio (O.)
Wissner, Otto, 538-540 Fulton St., Brooklyn, N. Y. (P.)
Witak-Georgi, 4663 Gross Ave., Chicago (Bd. Ins.)
Wolfram Guitar Co., 269 High St., Columbus, Ohio
Woodberry, Jesse & Co., 520-530 Harrison Ave., Boston, Mass. (O.)
Wooster Piano Co., 148-150 E. 129th St., New York (P.)
Wright Piano Co., 487 Greenwich St., New York (P.)
Wunderlich, R., 1214 Blue Island Ave., Chicago (Bd. Ins.)
Wurlitzer, The Rudolph Mfg. Co., 117-121 E. 4th St., Cincinnati, O. (P. & Sm. Ins.)
Wuertz, O. W., 1518 Third Ave., New York City (P.)

Y Z

York, J. W. & Sons, So. Division St. & Crofton Ave., Grand Rapids, Mich. (Bd. Ins.)
Young, T. F., Holyoke Bldg., Seattle, Wash. (V.)
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NOTE—Names in quotation marks are those used upon the pianos made by the manufacturers indicated, many of whom produce more than one grade or quality of pianos, or in some cases the same pianos bearing different names or trade marks.

The asterisk (*) indicates that the same manufacturers also produce Grand pianos. The dagger (†) indicates that Player-pianos are also produced bearing the same name as the piano.

Qualitative analysis of all the pianos, and player-pianos, named in this Section, together with grade classification, will be found in a book entitled "The Presto Piano Buyers' Guide," revised annually. Price, paper bound, 25 cents; cloth, $1.00. See also Trade Mark Section at end of book.

A

*Ackerman & Lowe Piano Co., Marion, Ohio.

Ackotist Player-Piano Co., 289 South Main St., Fall River, Mass. "Ackotist" coin-operated; "Regius" player-piano.

*Aeolian Co., Factories at Aeolian, N. J., Meriden, Conn., and Worcester, Mass. Offices and Warerooms, Aeolian Hall, Fifth Ave., near 34th St., New York. "Pianola,"† "Weber,"† "Steck,"† "Wheelock,"† "Stuyvesant,"† also "Aeolian" organs.

Adler Manufacturing Co., Louisville, Ky.

Anderson Piano Co., G. A., Rockford, Ill.

*Aeolian Weber Piano & Pianola Co., General offices, No. 362 Fifth Ave., New York. (Controls output of Aeolian Co.)

*Ahlstrom Piano Co., Jamestown, N. Y. "Ahlstrom,"† "Westminster," "Theme Expression" player-pianos.

*American Piano Co., The.—Offices, Knabe Bldg., 439 Fifth Ave., New York. Factories, Baltimore, Md., Boston, Mass., E. Rochester, N. Y. (See "Chickering," "Knabe,"† "Haines Bros.,"† "Foster," "Marshall & Wendell.")

Amphion Co., The, Syracuse, N. Y. "Amphion" interior player.

American Player Action Co., 2595 Third Ave., New York, N. Y.

Ann Arbor Organ Co., Ann Arbor, Mich. "Henderson,"†

Ariston Co., 424 So. Clinton St., Chicago.

Aurora Electric Co., Aurora, Ind.

Auto Pneumatic Action Co., 50th St., & 11th Ave., New York, N. Y.

Autotone Co., 546 W. 52nd St., New York, N. Y.

Archer Piano Co., Factory and Offices, 511-519 East 72nd St., New York, "Archer."

Autopiano Co., The, 639-641 West 49th St.; action factory, 772-774 12th Ave., New York. "Autopiano" (player-piano).

B

*Bacon Piano Co., Francis, 138th St. & Walton Ave., New York. "Francis Bacon."†

Bailey Piano Co., 2574 Park Ave., New York.

***Baldwin Co., The, Fourth & Elm Sts., Cincinnati, Ohio.** "Baldwin,"† "Ellington" "Howard." See advertisement.

Bammerlin Bros., Massillon, O. "Bammerlin Bros.," "Hoehl & Geiseler."

***Bauer & Co., Julius.—Factory, Dunning and Ward Sts.;** offices, 305 S. Wabash Ave., Chicago. "J. Bauer & Co."† See advertisement, p. 64.

Baumeister, H., 511-519 East 72d St. and 510-518 East 73d St. New York. "Baumeister."

Bayer, Harry, Poughkeepsie, N. Y.

Bollermann, A. M., 285 E. 137th St., New York.

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Brambach & Son, Carl, 172 Southern Boul., New York.

Butler Bros., Piano Mfg. Co., The, 27 McMicken Ave., Cincinnati, O.

Bunner, C. A. & Co., 431 Whitlock Ave., New York.

Bayer Piano Co., 401-405 West 124th St., New York.

Beck & Miller, 501 West 44th St., New York.

Becker Bros., 52d St. and Tenth Ave., New York.

*Behning Piano Co., 313 Lenox Ave.; factory, East 133d St. and Alexander Ave., New York. "Behning,"† "Empire."

*Behr Bros. & Co., factory, Nos. 292-298 Eleventh Ave., New York. "Behr Bros. & Co."†

Bellevue Piano Co., factory, Bellevue, Iowa; general sales office, Cedar Rapids, Iowa. "Bellevue,"† "Gossmann."†

Bell Bros. Piano Co., Muncie, Ind. "Bell Bros."

*Bennett Piano Co., Warren, Pa. "Bennett,"† "Hartzell,"† "Widdifield." See advertisement, p. 56.

Bent Co., The George P., 214 So. Wabash Ave., Chicago. "Crown," "Combinola" player-piano.

Berry-Wood Piano Player Co., Wyandotte and 20th St., Kansas City, Mo. "Berry-Wood" piano-player.

Biddle Piano Co., 105-111 East 128th St., New York.

Bjur Bros. Co., 2572 Park Ave., New York. "Bjur Bros.," "Stultz & Co.," "Bailey," "American" player-piano.

Blasius Piano Co., Philadelphia, Pa. "Blasius,"† "Albrecht & Co." "Regent," "Ideal."

*Boardman & Gray, 543-549 Broadway, Albany, N. Y. "Boardman & Gray."† See advertisement, p. 60.

Bogart & Co., E. B., 281-283 East 137th St., New York. "Bogart,"† "Christie & Co." See advertisement.

Bollerman & Son, 267-271 East 132d St., New York.

*Bourne & Son Piano Co., William, Lamartine and Wyman Sts., Boston, Mass.

Brambach, Carl & Son, 168-72 Southern Boul., New York.

Braumuller Piano Co., 627-641 West 43d St., New York. "Braumuller,"† "Parklyn."

Breslin Piano Co., 97-99 Southern Blvd., New York.

*Briggs Piano Co., 10 Thatcher St., Boston, Mass.

Brockport Piano Mfg. Co., The, Brockport, N. Y. "Capen."† See advertisement.

Brown, M. W., Hampton, N. H.

*Bush & Gerts Piano Co., offices Bush Temple of Music, Chicago. "Bush & Gerts."† See advertisement, p. 48.

*Bush & Lane Piano Co., Holland, Mich. "Bush & Lane."†

Byrne Piano Co., C. E., 229-235 East 41st St., New York. "Byrne," "Wagner," "J. C. Wheeler & Co."

C

Cable & Sons, 550-552 West 38th St., New York.

*Cable Co., The, Cable Bldg., Wabash Ave. and Jackson Blvd., Chicago. "Conover,"† "Cable,"† "Kingsbury,"† "Wellington" pianos; "Carola Inner-Player," "Euphona" player-piano.

Cable Co., The Hobart M., LaPorte, Ind. "Hobart M. Cable."†

Cable-Nelson Piano Co., The, 209 State St., Chicago. "Cable-Nelson,"† "Lakeside."

Cambridge Piano Co., The, 168 Southern Boul., New York.

Carleton Piano Co., Kankakee, Ill.

Chilton Piano Co., 608 E. 132nd St., New York

Cameron, A. B., 245-249 East 137th St., New York.

Cerutti Piano Co., Evans City, Pa.

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*Chase Co., The A. B., Norwalk, Ohio. "A. B. Chase," "Artistano" player-piano. See advertisement.

Chase & Baker Co., The, Jewett Ave. and Belt Line, Buffalo, N. Y. "Chase & Baker" player-piano.

*Chase-Hackley Piano Co., Muskegon, Mich. "Chase Bros.,"† "Hackley," "Carlisle," "Boltwood." See advertisement, p. 22.

*Chickering & Sons, 971 Tremont St., Boston, Mass. See advertisement first inside cover.

Compton & Price Piano Co., The, Coshocton, Ohio.

*Chickering Bros., 324 S. Wabash Ave., Chicago.

*Christman Sons, 597-601 East 137th St., New York. "Christman & Sons,"† "Fr. Schuler," "Livingston."

Chute & Butler Co., Peru, Ind. "Chute & Butler."†

*Clark, Melville Piano Co., The, 410 S. Michigan Ave., Chicago; factory, DeKalb, Ill. "Melville Clark" pianos; "Apollo Players," "Apolloette," "Apollo Master," and "Apollo Concert Grand" piano-players. See advertisement.

Claviola Co., 363 Rider Ave., New York. "Claviola,"† player-pianos.

Clemons Co., C. B., 1513 West Madison St.; factories, 733 West Kinzie St., Chicago. "Clemons & Crane."

Clough & Warren Co., factory, Adrian, Mich.; general offices 213-217 Woodward Ave., Detroit, Mich. "Clough & Warren" piano; "Warren" player-piano.

Cole & Co., 282 Ninth Ave., New York.

Columbus Piano Co., Columbus, O. "Lindenberg,"† "Boudoir."†

Concord Co., 2318 So. Western Ave., Chicago. "Concord."†

Connor, Francis, Cypress Ave. and Southern Blvd., New York.

Conway Co., The, Wormwood St., Boston, Mass. "Coops."

Cornish Co., The, Washington, N. J.

†Cote Piano Mfg. Co., Alden St., Fall River, Mass. "Cote,"† "Hanover," "Newburn," "Bowen-Henderson."

Cunningham Piano Co., Chestnut and 11th Sts., Philadelphia. "Cunningham," "Girard."

D

Davenport & Treacy Piano Co., The, 1901 Park Ave., New York. "Davenport & Treacy."†

*Decker & Son, Inc., 699-703 East 135th St., New York. "Decker & Son."† See advertisement, p. 88.

Decker Bros & Co., Chicago. "Decker Bros. Co.,"† "Mason & Farrell," "Hartford."

Deitemeier Piano Co., San Francisco, Cal.

De Rivas & Harris, Inc., 82 Willow Ave., New York. "De Rivas & Harris," "De Rivas."

*Detmer, Henry, factory, Claremont Ave. and LeMoyne St.; offices, 10 So. Wabash Ave., Chicago; branch factory in St. Louis, "Detmer," "Bahnsen."

Dierdorf & Co., John, 909-915 East Washington St., Indianapolis, Ind.

*Doll & Sons, Jacob, Southern Blvd. and Trinity Ave., New York. "Jacob Doll,"† "Lakewood," "Shattinger," "Baur," "Hudson."

Dunham Piano Co., Walton, N. Y.

Durrell Bros. Piano Co., Washington and Marrin Sts., Boston, Mass.

Dusinberre & Co., 281-283 East 137th St., New York.

E

Ebersole Piano Co., 27 McMicken Ave., Cincinnati, Ohio.

Elbridge Piano Co., 226 E. 144th St., New York.

Electrelle Co., The, Inc., offices, 1121 Walnut St.; factory, 1011 Diamond St., Philadelphia.

Electrova Co., The, 117-125 Cypress Ave., New York. "Coin-operated electric pianos."

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Ellington Piano Co., Gilbert Ave. and Eden Pk., Cincinnati, Ohio. "Ellington."†

***Emerson Piano Co., Waltham St. and Harrison Ave., Boston, Mass.** "Emerson."†

Englehardt & Sons, F St. Johnsville, N. Y. "Peerless" and "Harmonist" player-pianos. See advertisement, p. 66.

*Estey Piano Co., Southern Blvd. and Lincoln Ave., New York. "Estey."†

***Everett Piano Co., factory, Albany, Wareham and Malden Sts., Boston. John Church Co. factories, Cincinnati, O.** "Everett,"† Imperial Grand. See also back cover.

Ernest Piano Co., 172 Southern Boul., New York.

Evans, F. O. Co., Des Moines, Iowa.

F

Farrand Co., The, Detroit, Mich. "Farrand,"† "Farrand-Cecilian," "Cecilian," "Sohmer-Cecilian," "Gabler-Cecilian" player-pianos.

Fay & Co., Robert, 714-716 St. Rose Ave., San Francisco, Cal.

*Fischer, J. & C., Inc., 417-433 West 28th St., New York. "J. & C. Fischer."†

Fleischer & Co., 609-613 West 36th St., New York.

*Foster-Armstrong Co., factories, East Rochester, N. Y. (See American Piano Co.)

Fontein Bros. Piano Mfg. Co., The, Columbus, Neb.

Furlong Piano Co., A. B., Whitlock Ave. and E. 144th St., New York.

Florey Bros., Washington, N. J.

Frederick Piano Co., The, 117-125 Cypress Ave., New York.

Fuehr & Stemmer Piano Co., Chicago, Ill.

G

Galesburg Piano Co., 109 S. Cherry St., Galesburg, Ill. "Lombard."

Gerhard Piano Co., 816 N. Kedzie Ave., Chicago.

German-American Piano Co., Chicago, Ill.

Germain Piano Co., Saginaw, Mich.

Gibbons and Stone, Rochester, N. Y.

Gilbert Piano Mfg. Co., 139 S. Main St., Fall River, Mass.

Goetzmann and Co., Rochester, N. Y. "Goetzmann & Co."†

Goetz and Co., 81 Court St., Boston, Mass.

Gordon Piano Co., 162 West 27th St., New York.

Gram-Richsteig Piano Co., Inc., 416-418 Eleventh St., Milwaukee, Wis.

Grinnell Bros., Detroit, Mich.

Guernsey Piano Co., Wilkesbarre, Pa.

Gulbransen & Dickinson Co., 315 Union Park Court, Chicago. (Player-pianos and actions.) See advertisement, p. 33.

H

Haddorff Piano Co., Rockford, Ill. "Haddorff,"† "Clarendon," "Bishop."

Hagen & Rufer, Middletown, N. Y.

Haines, W. P. & Co., Park Ave. and E. 129th St., New York

Haines & Co., factory, East Rochester, N. Y. (American Piano Co.)

*Haines Bros., factory, East Rochester, N. Y. (American Piano Co.) "Haines Bros."†

Hall, Albert J., Bristol St., Boston, Mass.

***Hallett & Davis Piano Co., 146 Boylston St., Boston.** "Hallet & Davis" piano.

Hamilton Piano Co., The, factories, Chicago Heights. Offices, 323 So. Wabash Ave., Chicago. "Hamilton."†

***Hardman, Peck & Co., 633-635 West 48th St., New York.** "Hardman,"† "Harrington."†

Harvard Piano Co., Cincinnati, Ohio. "Harvard" piano. (The John Church Co.)

Hasbrouck Piano Co., 517-519 West 32d St., New York. "Hasbrouck,"† "Geo. Gross," "Chelsea."

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***Hazelton Bros., 66-68 University Place, New York.** "Hazelton Bros."† See advertisement, p. 24.

Heppe Piano Co., 1117 Chestnut St., Philadelphia, Pa.

Hinners & Albertson, Pekin, Ill.

Homer Piano Co., East 140th St. and Robbins Ave., New York. "Homer" pianos.

Hollerbach Piano Co., Findlay, Ohio. "Hollerbach."

Hornung, C. C., 1554 Eddy St., San Francisco, Cal.

Howard Co., R. S., 639-645 West 49th St., New York. "Howard" pianos and piano-players. See advertisement.

Hubener Piano Co., 63-65 Main St., Yonkers, N. Y. "Hubener."†

Hughes & Son Piano Mfg. Co., Foxcroft, Me., "Hughes & Son." "Wade."

Hume & Co., factories, Leominster and Boston, Mass. "A. M. Hume."†

Huntington Piano Co., Shelton, Conn. "Huntington."†

I

*Ivers & Pond Piano Co., 114-116 Boylston St., Boston, Mass.

J

Jacob Bros., 537-539 West 39th St., New York. See advertisement, p. 38.

***James & Holmstrom, 23 East 14th St., New York.** "James & Holmstrom."†

Jewett Piano Co., Leominster, Mass.

Janssen, B. H., Brown Place & 132d St., New York.

Johnson Piano Co., The, W. A., Champaign, Ill.

Johnson Piano Co., The E. P., Ottawa, Ill. "P. C. Weaver."†

K

Kaiser, Adolph, 62 Beach Ave., Chicago.

Keller & Sons, Henry, Rider Ave. and 141st St., New York.

Keller-Dunham Piano Co., Inc., Scranton, Pa.

Kellmer Piano Co., Hazelton, Pa.

Kelso & Co., 505 West 21st St., New York.

Kershner Piano Co., 5-7 Appleton St., Boston, Mass.

***Kimball Co., The W. W., 304 So. Wabash Ave., Chicago.** "Kimball,"† "Whitney," "Hinze."

King Piano Co., 324 So. Wabash Ave., Chicago; factory, Bluffton, Ind. "King,"† "Schmidt & Schultz." See advertisement, p. 96.

*Knabe Bros. Piano Co., Cincinnati, Factory, Norwood, Ohio.

*Knabe & Co., William, Baltimore, Md. (See American Piano Co.)

Kirchoff, Lawrence, 250-254 East 139th St., New York.

Kleber & Bros. Co., H., Pittsburg; factory, Greenburg, Pa.

***Knight-Brinkerhoff Piano Co., Charlotte, Mich.** "Knight-Brinkerhoff,"† "Olivet."

Kindler & Collins, 10th Ave. & 44th St., New York

Kohler & Campbell, 11th Ave. and 50th St., New York. "Kohler,"† "Kohler & Campbell." See advertisement.

Kraft, Theodore J., 593-595 Harrison Ave., Boston, Mass.

***Krakauer Bros., Cypress Ave., and East 136th St., New York.** "Krakauer."†

***Kranich & Bach, East 23d St., New York.** "Kranich & Bach."†

Kreiter Mfg. Co., 175-179 Third St., Milwaukee, Wis. "Kreiter," "Conrad," "Wegner."

***Krell Piano Co., 9th, Harriett and Richmond Sts., Cincinnati, Ohio.** "Krell,"† "Royal." See adverisement, p. 92.

Krell Auto-Grand Piano Co., of America, Connersville, Ind. "Albert Krell," "Duchess," "Krell Auto-Grand," "Krell Solo-Grand," "Krell Auto-Player," "Piano-Auto."

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Kurtzmann & Son, 210 Prudential Bldg., Buffalo, N. Y.

L

Laffargue Co., The, 134th St., and Southern Blvd., New York. "Laffargue & Co.," "Oktavec," "Melochord" player-piano.

***Lauter Co., The, 657-59 Broad St., Newark, N. J.** "Lauter," "Lauter-Humana" player-piano.

Lawson & Co., 607-609 Bergen Ave., New York.

Lehr & Co., H., Easton, Pa. "Lehr."†

Leis & Son, J., 1958 Larrabee St., Chicago.

Leins Piano Co., The E., 302 West 36th St., New York.

Lester Piano Co., The, 1308 Chestnut St., Philadelphia, Pa. "Lester."†

*Lindeman, Henry & S. G., Fifth Ave. and 140th St., New York. "Henry & S. G. Lindeman."†

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***Ludwig & Co., Willow Ave., and East 135th St., New York.** "Ludwig,"† "Ericsson."

Lurch Piano C., 332 E. 27th St., New York

Lyon & Healy, Wabash Ave. & Adams St., Chicago.

Leckerling Piano Co., 1108 Atlantic Ave., Brooklyn, N. Y.

M

***McPhail Piano C., A. M., 120 Boylston St., Boston.** "McPhail."† See advertisement, p. 52.

Mansfield Piano Co., The, 135th St. and Willow Ave., New York. "Mansfield,"† "Albert."†

Marquette Piano Co., The Inc., 1444 S. Sangamon St., Chicago. "Marquette" player-piano and player action.

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***Mathushek & Son Piano Co., 1567-1569 Broadway, New York.** "Mathushek & Son."†

Macfarlane, John, 21 E. 15th St., New York

Maynard Piano Co., R. K., 209 S. State St., Chicago. "Maynard." see advertisement,

Mauzy, Byron, 250 Stockton St., San Francisco, Cal.

Meckel Bros. Co., 2267 East 14th St., Cleveland, Ohio.

***Mehlin & Sons, Paul G., factory, 549-557 West 54th St., New York. Offices, 27 Union Square, New York.** "Mehlin."†

*Merrill Piano Mfg. Co., 155-169 Columbus Ave., Boston.

Mueser Bros., Massillon, Ohio.

*Meyer Co., The Franz, Oelwein, Iowa; 209 State St., Chicago. "Franz Meyer."†

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Melin-Winkel Piano Co., South Haven, Mich.

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Metcalf & Son, 620 E. 134th St., New York, N. Y.

***Miller & Sons Piano Co., Henry F., 387-397 Boylston St., Boston.** "Henry F. Miller,"† "The Lyric-Grand." See advertisement, p. 8.

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N

National Piano Player Co., Oregon, Ill.

National Piano Co., 169 Columbus Ave., Boston, Mass.

Needham Piano Co., 449-451 West 53d St., New York. "Needham."† See advertisement,

Nelson Co., The H. P., Kedzie and Chicago Aves., Chicago. "H. P. Nelson,"† "Gerhard." See advertisement,

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Newby & Evans Co., Southern Blvd. and 136th St., New York, "Newby & Evans."†

Newman Bros. Co., Chicago Ave. and Dix St., Chicago. "Newman Bros. Co."† See advertisement,

O

Oakland Piano Co., Holly, Mich. (See Chase & Baker Co.)

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Oeser & Co., factory, 1531 North 12th St., Philadelphia.

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P

Peerless Piano Player Co., St. Johnsville, N. Y.

Peters, W. F. Co., 283 E. 132nd St., New York

***Packard Co., The, Fort Wayne, Ind.** "Packard."†

Painter & Ewing, 1105-1107 Spring Garden St., Philadelphia, Pa. "Painter & Ewing."†

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*Pease Piano Co., factory, Leggett and Randolph Aves., New York. Warerooms, 128 West 42d St., New York. "Pease,"† "Wilbur," "Van Kirk."

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Price & Teeple Piano Co., 207 S. Wabash Ave., Chicago. "Price & Teeple,"† "Rembrandt."

R

Radle, F., 609-613 West 36th St., New York. "Radle,"† "Fleischer & Co."

Raudenbush Co., S. W., St. Paul, Minn. "Raudenbush & Sons." "Wesley."

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Root Piano Co., The Julius M., 2316 S. Western Ave., Chicago

Ropelt & Sons Piano Co., 183-187 North Water St., Rochester, N. Y. See advertisement, p. 72.

Rudolph Piano Co., 226-228 East 144th St., New York. "Rudolph."†

Ruff & Son, C., Fort Lee, N. J.

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S

Salyer-Baumeister, Los Angeles, Cal.

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Schmidt, F. R., Carthage, N. Y.

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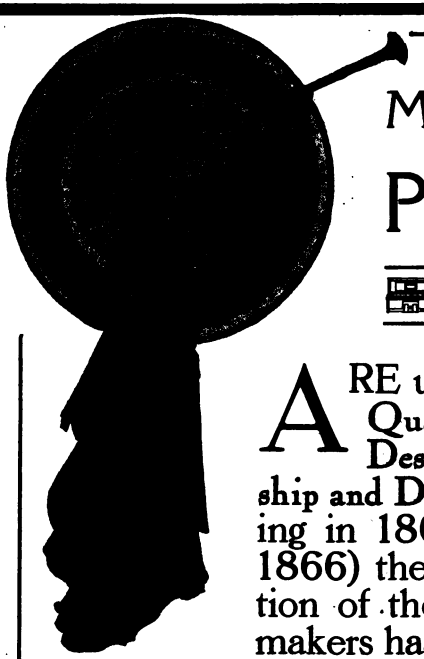
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***Sterling Co., The, Derby, Conn.** "Sterling,"† "Mendelssohn." See advertisement

*Stieff, Charles M., 7-9 North Liberty St., Baltimore, Md. "Stieff," "Shaw," "Bennett-Bretz."

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***Stultz & Bauer, 338-340 East 31st St., New York.** "Stultz & Bauer."†

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Stuyvesant Piano Co., 735 East 147th St., New York.

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***Vose & Sons Piano Co., Boston, Mass.** "Vose & Sons."†

Vough Piano Co., Waterloo, N. Y. "Vough," "Malcolm Love," "Alexander." See advertisement, p. 42.

W

Waldorf Piano Co., The, 552-554 West 29th St., New York

Walters Piano Co., The, 226 East 63d St., New York

Waltham Piano Co., Milwaukee, Wis. "Waltham."†

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*Wheelock Piano Co., 147th St. and Brook Ave., New York. "Wheelock"† piano. (See Aeolian Co.)

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Wing & Son, 352-362 West 13th St., New York.

Winter & Co., 220-226 Southern Blvd., New York. "Winter & Co.," "J. T. Brooks," "Master" player-piano. See advertisement, p. 46.

Winterroth & Co., 105 East 14th St., New York.

*Wissner, Otto, 538-540 Fulton St., Brooklyn, N. Y. "Wissner,"† "Colibri."

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De Luxe—Auto Pneumatic Action Co., 50th St. & 11th Ave., New York

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Euphona—Cable Co., 301 S. Wabash Ave., Chicago

Flexotone—American Piano Co., Rochester, N. Y.

Harmonist—F. Engelhardt & Son, St. Johnsville, N. Y.

Harmonola—Schaeffer Piano Mfg. Co., Kankakee, Ill.

Healy & Hess—Healy & Hess, Rochester, N. Y.

Ideal—Autopiano Co., 51st St. & 12th St., New York

Inner-Player—The Cable Co., 301 So. Wabash Ave., Chicago

Interiola—Ricca & Son, Southern Boul. & 134th St., New York

Invisible—Milton Piano Co., 12th Ave. & W. 55th St., New York

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Kimball—W. W. Kimball Co., 304 So. Wabash Ave., Chicago

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Ludwig—Ludwig & Co., Willow Ave. & 136th St., New York

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Metcalf—Metcalf & Son, 620 E. 134th St., New York

Henry F. Miller—Henry F. Miller & Sons Co., 340 Osborn St., Cambridge, Mass.

Marveola—Weser Bros., 524 W. 43rd St., New York

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Symphonola—Schaeffer Piano Mfg. Co., Kankakee, Ill.

Symphony—Paul G. Mehlin & Sons, 27 Union St., New York

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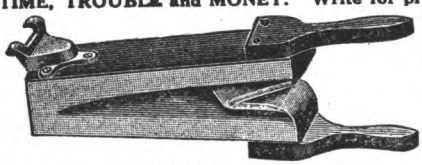
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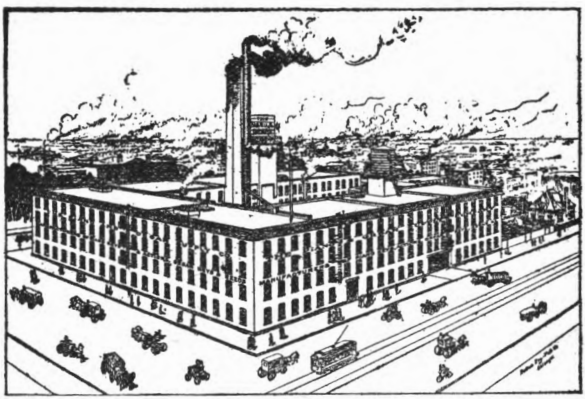
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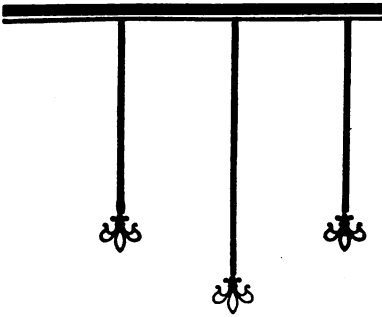
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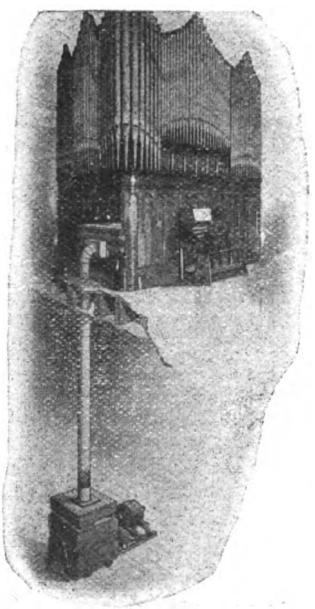
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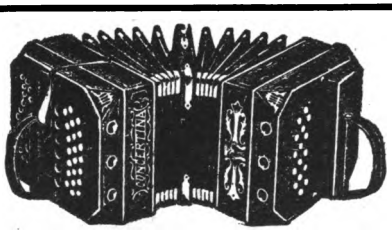
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Cassar, P., 533 Bunder Rd., Karachi
Carabott Bros., Strada Vescovo, Valletta, Malta
Carabott, Vincent, Strada, Giovanni, Valleta, Malta
Cave & Co., Colombo, Ceylon
Ceylon Music Depot, Consistory Bldgs., Pettah, Colombo
Cosentino, P., Valletta, Malta
Calcutta Piano Co., Boyd St., Calcutta
Callard & Co., 16 Phayre St., Rangoon
Co-operative Agency, 102 Muntri St., Penang
Dwarkin & Son, 8 Dalhousie Sq., Calcutta
Dufaure & Co., Garden Reach, Mussoorie, India
Friskin, G., Baillie St., Fort, Colombo
Furtado & Co., Kalbadevie Rd., Bombay
Garcia, W. J., 219 Orchard Rd., Singapore
Gregory & Co., Rawal Pindi, India
Hackh, Hugo, Alexandria and Cairo, Egypt
Harold & Co., Calcutta, India
Heins & Co., 46 Dharamtola, Calcutta
Jones, A. W., 63 Ripon St., Calcutta
Lai, Behari, Sudder Bazaar, Peshawar, India
Lancellotti, C. De, West End Bldgs., Valletta, Malta
Liebschen & Co., Mussoorie, India
Lucia, E., 180 Strada Forni, Valetta, Malta
Marcks & Co., 42 Esplanade Rd., Bombay
Misquith & Co., Madras, Bangalore, etc., India
Misquith & Co., Rangoon, Singapore, Penang
Moutrie & Co., Shanghai, Singapore, Tintsin, Hongkong
Pennington, T. C., Convent St., Fort, Bombay
Reid & Co., Secunderabad, India
Robinson Piano Co., Hong Kong, Shanghai, Singapore, Tientsen
Robinson, W. S., 300 Strada Reale, Valletta, Malta
Seymour, Dove & Co., Esplanade Rd., Bombay
Soundy & Co., Bombay
Tissington & Co., Beach St., Penang
Wolfe, A., St. Joseph's, Gibraltar

MISCELLANEOUS

Clerk (Astley), Cowen Music Rooms, 14 King St., Kingston, Jamaica
Essenfelder, F., 22 Rod Pena, Buenos Ayres
Mitchell's Book Store, 578 Cangallo, Buenos Ayres
Montelius Piano House, 441 Hastings St., Vancouver, B. C.
Pettitt & Co., 25 King St., Kingston, Jamaica
Strong & Driver, Georgetown, British Guiana
Townsend Piano Co., 53 Germain St., St. John's, New Brunswick
Waitt & Co., 1004 Government St., Victoria, B. C. & 558 Granville St., Vancouver, B. C.

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Warburnits, 443 Lonsdale Ave., N. Vancouver, B. C.

Westcott & Co., Valparaiso

Winkler & Co., 58 Duke St., Jamaica

FOREIGN REPRESENTATIVES OF AMERICAN INSTRUMENTS

Ambridge & Son, Fountayne Rd., Broad Lane, Tottenham, N. London, Carpenter organs, Brattleboro, Vt.

Blankenstein & Co., Lim., 135 Finsbury Pavement, E. C., London, Miller organs, Lebanon, Pa.

Chappell & Co., Lim., 49-50 New Bond St., London, Clough & Warren pianos, Detroit, Mich.; Chickering & Sons pianos, Boston, Mass.

Coppleston & Co., Lim., 94 Regent St., London, Sterling players and pianos, Derby, Conn.

Church, John Co., 45 Wigmore St. W., London, Everett pianos, Boston, Mass.

Cramer & Co., Lim., 124-126 Oxford St., London, Mason & Hamlin organs, Boston, Mass.

Dawkins & Co., 205-207 City Road, E. C. London, Hillstrom organs, Chesterton, Ind.

Estey Organ Co., 12 Rathbone Pl., W., London, Estey reed and pipe organs, Brattleboro, Vt., Estey pianos, New York

Farrand Co., 50a Wigmore St. W., London, Cecilian player pianos, Detroit, Mich.

Hirsch, F. & Co., 244 Tottenham Court Rd., London, Packard organs, Ft. Wayne, Ind.

Kastner & Co., Ltd., 34-36 Margaret St., London, W. The Autopiano, New York; Kohler & Campbell pianos, New York

Klemm, 78 Finsbury Pavement, E. C., London, Bridgeport organs, Bridgeport, Conn.

Kreegelstein, 50a Wigmore St., London, Cecilian player pianos, Detroit, Mich.

Marshall, Herbert & Sons, Lim., 233 Regent St., Oxford Circus, London, Crown pianos, Chicago; Knabe pianos, New York; Wilcox & White organs, Meriden, Conn.

Mittag, Aug., 78 Finsbury Pavement, E. C., London, Bridgeport organs, Bridgeport, Conn.

Munck, Ernst, 135-137 New Bond St., London, Orchestrelle, New York

Orchestrelle Co., 136-7 New Bond St., W. London, Steck pianos, New York

Ritmuller, 47 Wigmore St. W., London, Chase & Baker player pianos, Buffalo, N. Y.

Samuel Barnett & Sons, Lim., 32-36 Worship St., E. C. London, Chicago Cottage organs, Chicago.

Simplex-Schiedmayer, 244 Tottenham Ct. Rd., London, Simplex player-piano, Worcester, Mass.

Steinway & Sons, Steinway Hall, Lower Seymour St., London, Steinway pianos

Stockall, Marples & Co., 8-10 Clerkenwell Rd., London, Kimball pianos and organs, Chicago; Putnam organs, Staunton, Va.

Spence & Co., 219 Hyde Rd., Manchester, Carpenter organs, Brattleboro, Vt.

Tel-Electric Piano Player, 47 Margaret St., London, C. E. Cartman, Agt., Tel-Electric player pianos, New York

Thwaites, Chas. & Co., Yokohama, Japan, Steinway pianos, New York; Pianola pianos, New York

Thompson, W., 5-7 Govan Rd., Glasgow, Weaver organs, York, Pa.; Miller organs, Lebanon, Pa.

Voight & Brown, 2 Jeroin St., London, Tonk pianos & player pianos, New York

Wagener, C. H. & Co., 38 Gt. Portland St., Oxford Circus, London, Apollo player pianos· Melville Clark pianos, Chicago

Waddington & Sons, Leeds, England, Baldwin pianos, Cincinnati, O.; Hamilton organs, Chicago.

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CONDITIONAL SALE CONTRACTS

SELECTED FORMS EMPLOYED BY PROMINENT RETAIL PIANOS HOUSES IN DIFFERENT STATES.

ALABAMA

Received of Blank & Co., under the terms below stated and accepted, One....piano style....No..... Total amount of contract....Dollars, on which I have paid today in cash....and one....piano No....valued at $.... I certify that the title to the old instrument mentioned is vested in me and hereby transfer same, as part payment on this contract, to Blank & Co. And I promise to pay Blank & Co., or order, the sum of (balance) $....with interest from date, on the deferred payments, at 6 per cent. per annum, until paid, in installments as follows, due and payable at office of Blank & Co. $....on....190...., and $....per month thereafter, until paid in full.

The undersigned hereby waives all exemptions, or benefit of homestead, or personality, as against this agreement; and covenants to pay a reasonable attorney's fee, and all other costs of court, if legal proceedings hereon are begun. The instrument described and the title thereto and the interest therein, notwithstanding delivery, shall belong to and be vested in the said Blank & Co., until all installments above recited, shall be first fully paid; and if not paid as they severally mature, upon default of any of said installments, the said instrument shall be delivered to said Blank & Co., upon demand, without any liability upon their part to account for or refund any money or things previously paid on said instrument. The undersigned agrees not to remove the instrument from his premises, nor part with its possession, except as above. Only upon payment of the installments mentioned shall the instrument become the property of the undersigned. The undersigned agrees, at his own expense to keep said instrument insured against loss by fire and to deposit such policy with Blank & Co., made payable as their interests may appear. This obligation is subject to approval by Blank & Co.

ARKANSAS

Blank & Co. of...., Arkansas, has this day conditionally sold to me (description of instrument).

It is understood and agreed that no title in or to the above described instrument passes from the Blank & Co. to me until all payments as hereinafter mentioned are paid in full; and in default of any one or more payments, all payments become due and payable upon demand of Blank & Co.; or, in lieu thereof, at the option of the Blank & Co. I agree and promise to pay the said Company....Dollars per month rent for the use of said instrument, figured from the date of delivery until its return to the Company.

The purchase price of this instrument and consideration of this agreement is Dollars, which I agree and promise to pay as follows: Cash $....and balance ($.... payable at the Company's office with interest on each and every payment from date at (6%) six per centum per annum until paid, making in all when paid, the sum of....Dollars and interest. This contract entered into and signed at....this, the....day of....191....

CALIFORNIA

I, we and each of us, promise to pay to the order of Blank & Co. the sum of Dollars at their office in California, as rent for....piano, style.... No....., as follows: Dollars before delivery of said Instrument to me, and....Dollars on the....day of each following month, commencing on the....day of....191.... with interest on the amount unpaid at the rate of ten per cent. per annum, payable monthly.

I acknowledge the receipt of said instrument, and I agree to keep the same in good order, and that it shall not be removed from No.....Street, in the City of.... without the written consent of Blank & Co., except on account of immediate danger from the elements. I also agree that until the total price of said instrument with interest as aforesaid, is fully paid, said instrument will remain the property of the said Blank & Co., and I will have no right to encumber, nor to dispose of same. But when the total price and interest have been paid, I shall then receive a bill of sale and the title to said instrument shall vest in me.

I covenant and agree to pay all taxes and assessments which may by law become due and payable on said instrument. I also agree at my own expense to keep said instrument insured against loss by fire for the full insurable value, and that I will have inserted in the policy the following clause: "Loss, if any, payable to myself and Blank & Co., as our respective interests may appear," and I agree to deliver the policy and renewals thereof to the said Blank & Co. If

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I shall fail to pay said taxes, assessments or insurance as herein provided, the said Blank & Co. may at their option pay the same, and the payment so made shall be added to and become a part of the amount due herein.

I also agree that if I fail to pay any of said installments when due, or to perform any of the aforesaid conditions, or should said instrument be attached or levied upon, or should I refuse to accept delivery of, or to return the said instrument, then the entire unpaid balance of this contract, with interest, shall in any of said cases immediately become due and payable and the said Blank & Co. may enforce payment of the entire amount of principal and interest then unpaid, or, if they so elect, they may cancel this contract and take possession of said instrument, without legal process, and for that purpose may enter any premises where the same may be, all damages for said entry being hereby expressly waived, and all money paid on account of this contract shall, in the event of said instrument being repossessed by the said Blank & Co., be applied as part or entire payment of rent for said instrument for the time same has been in my possession and for depreciation in the salable value of said instrument and for expenses incident to the sale, delivery and recovery of said instrument. Said charge for rental, depreciation and expenses to be fixed by the said Blank & Co. In all matters herein mentioned, time is declared the essence of this contract.

It is expressly understood and agreed between the parties hereto; that this contract is not to be regarded as executed until accepted by Blank & Co. at their office in San Francisco, and that it is to be interpreted as made in the State of California, according to the laws thereof.

I also agree that Blank & Co. shall not be bound by any agreement or representations not contained in the foregoing, which I have read and understand.

GEORGIA

This certifies, that I,....have this day conditionally purchased of Blank & Co., of Georgia, one....Piano Style....Wood....Number....Stool, etc., for the price of $....

I hereby agree to use said instrument with care, and if the said instrument be lost, damaged or destroyed in any manner, or from any cause whatever, before payment in full of the purchase price, it is understood and agreed that I shall in no event be entitled to a recision of this contract or to an abatement in price thereof; and to make payments for same as follows: Cash this day paid....and the balance, $....on dates named, to-wit:....until I have paid them....Dollars with interest at the rate of eight per cent. per annum from date.

All payments to be made at the office of Blank & Co., remittances and all cost of exchange at my expense.

I waive all homestead or exemption allowed by the laws of this State or the United States as against this debt.

I further agree that I will not remove the said instrument from my residence above named without written consent of said Blank & Co., and that all right and title to ownership of above property shall remain in said Blank & Co. until fully paid for as above set forth. Should I make default in payment of any part of the purchase money named in this agreement, then I hereby agree to return said property to said Blank & Co. or their agent or attorney, on demand; and I hereby waive any action for trespass or damage therefor. I further agree to pay all expenses incurred by said Blank & Co. in returning said instrument to their warerooms, including ten per cent. attorney's fees, and for collecting any payments due thereon.

It is further agreed that if I shall be required by Blank & Co. to surrender said instrument to them, their agent or attorney, and I shall have paid them an excess of a rental of....dollars per month while in my possession and said Blank & Co. have by their own motion repossessed the said instrument, the said Blank & Co. hereby agrees to return to me any excess money above said rental and expenses that I have paid to them. But it is hereby understood and agreed that the above provision does not give me any privilege to cancel this purchase contract and return said instrument at my motion.

I hereby promise to keep the terms of this agreement until said Blank & Co. shall be paid in full.

This agreement embraces all the terms of the contract between me and Blank & Co., or their salesman. All verbal or other agreements in any way are set aside and are of no effect.

COLORADO

For Value Received, I promise to pay to the order of Blank & Co., at their office, the sum of....Dollars in installments as follows: On or before the—(list of dates) all with interest from date at the rate of eight per cent. per annum. The consideration of this note is the sale to me by the said Blank & Co. of one....No.....(the receipt of which is hereby acknowledged), upon credit for the sum of....Dollars, and, to secure the payment of the above note. I hereby make and create a lien on the said....in favor of the said Blank & Co., to the amount of said note, provided, however, that on the payment of said note, when due, this lien shall be null and void. And provided, further, that until default be made by me in the payment of said note, as above specified, or some part thereof, I am to retain possession of said....

And it is further agreed, that this mortgage is given to secure the purchase price of the article or articles herein designated, and that in the event of the

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non-payment of said note, or any part thereof, at the time and place specified in said note, or in case I shall attempt to sell, encumber or remove the said.... from the present residence of the subscriber in....without the written permission of the said Blank & Co., or in case the said....shall be seized on legal process, the said Blank & Co., their agents, attorneys or assigns, may declare said note partially or wholly due, and take possession of said....wherever the same may be found, without process of law, and sell the same at private sale, and, out of the proceeds arising from said sale, pay all costs attending the same, and deduct a fair and reasonable commission for making said sale, and out of the balance of said proceeds pay said note and interest, paying over the surplus, if any, to me on demand.

CONNECTICUT

This is to certify, that I....of....have received of Blank & Co. of the City of, State of Connecticut, one Pianoforte, No.....made by...., which I am at liberty to use with care, keeping it in as good order as when received. I have agreed to purchase said Pianoforte, and will pay the sum of....Dollars in the following manner, viz.: Dollars down on the delivery of this contract....and the balance in regular....payments of....Dollars each, until the full amount is paid with interest after....at....per cent. per annum. I have also agreed to make future payments at the office of Blank & Co., on the....of...., without further notice or demand. The sale of said pianoforte is conditional upon the punctual payment of said sums, as above stated; the title to remain in the said Blank & Co., until all the payments are made in full, at which time there shall be a Bill of Sale Absolute made out and delivered to said..... But if default shall be made in said payments, or if the said Blank & Co. has reason to deem itself insecure, or if I shall sell, offer for sale, remove or attempt to remove the said pianoforte from....without written consent of said Blank & Co., then, and in that case, they shall resume actual possession of said pianoforte, and refund all money paid in excess of the regular rent of $.... per month, and cartage from and to the warerooms of said Blank & Co., without recourse to law. In case of removal the damage will be considered at least one-quarter of original price besides rent paid for same. I further agree to keep the said pianoforte insured to its full value against loss by fire, having clause in policy "loss," if any, on piano payable to Blank & Co., as their interest may appear." Piano will be kept in tune one year free of charge, and is guaranteed for....

FLORIDA

Section 1. This is to certify, that I have this day hired from Blank & Co., of, Florida, one....Style....No.....at the agreed value of...., for the use of which I agree to pay the said Company or order $....per month payable monthly in advance.

Section 2. And in consideration of renting the said instrument, I hereby agree to purchase and pay for it as follows, to-wit:....until the above amount shall have been paid in full with 8 per cent interest after maturity. It is further agreed that all payments shall be made in current funds at the office of said Company, the expenses of same, if any, being assumed by the party making the remittance. Provided, that in case it becomes necessary by default of payment when due, or for any other reason to employ an attorney to collect the amount due, I hereby agree to pay reasonable attorney's fees for the collection of overdue payments, made necessary by my default.

Section 3. It is understood, and I further agree, that until all the said payments are fully made (as agreed in Section 2 hereof), said instrument shall remain the property of said Company or its successors or assigns. The said....agrees to keep said instrument at....residence, on....Street, in...., not to remove same therefrom without the written consent of said Company endorsed on this agreement, nor to part with its possession, and to take good care of same. And should I fail to make any one of the aforesaid payments at the time specified, the right of possession of said instrument shall revert to said Company, its successors or assigns, and without further notice or demand they, or any of their agents shall have the right to enter my dwelling or premises and take away said instrument without being liable for any damages therefor, or upon their requirement I will return the instrument to their possession in as good order as when received, ordinary wear from careful usage excepted.

Provided that in case of such requirement by said Company, and the delivery to them of the instrument at its office in...., Fla., it shall return to me such amounts as I may have paid them in excess of the rent of the instrument, as named in Section 1, and for the time shall have been out of their possession, and all expenses incurred by them in the renting to me and returning of said instrument to their office in...., Fla., including freight, drayage, boxing, reasonable attorney's fees and all expenses, legal or otherwise, which may be incurred by them in obtaining possession of said instrument, or the collection of any payments due thereon.

Section 4. I agree to insure said instrument with some good insurance association for three-fourths its value, payable to said Company, as its interest may appear, and pay all taxes and assessments that may be levied on said instrument. In case of any damages to said instrument by any other cause than by careful usage, I agree to pay the amount of such damage; and in case of destruction

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thereof from any cause, to pay the above valuation, less the amount which may have been paid. I further agree that failure to comply with any of the foregoing provisions forfeits all my right, title and interest under this agreement. This contract supersedes and cancels all other verbal or written agreements relative thereto.

Section 5. We hereby agree, that we will sell the above named instrument to the aforesaid....for said valuation provided he completes the purchase thereof as agreed in Section 2, which shall be in full for rent and purchase of said instrument.

(Must be two witnesses to signature of Lessee. Agent is competent as one witness, and is the best.)

IDAHO

For value received,....do hereby promise to pay to the order of Blank & Co., at, the sum of....Dollars, in installments as follows:

On the execution and delivery of this obligation $...., and $....on the.... of each and every successive month thereafter until the sum of $....shall have been paid, and together with interest on each of said installments at the rate of eight per cent per annum, payable on each installment as the same shall mature; and in case default is made in the payment of any one of said installments or part thereof, or in payment of the interest thereon, or part thereon, when same becomes due and payable, then the whole of said debt shall, at the option of the legal holder thereof, become immediately due and collectible, and if suit or action is instituted to collect this note, or any part thereof, there shall be paid hereon such an additional sum as the court may adjudge reasonable attorney's fees in such suit or action.

The consideration of this note is the use, rental, incidental expense and damage thereto of one....Style....No.....which I have received from Blank & Co.

It is expressly understood that the said instrument is leased to me at the above said rental and the title thereto shall remain in the said Blank & Co., who may, at its option, without process of law, enter and take possession of said instrument, wherever found, and remove the same, upon default in the payment of any of said installments or parts thereof, or in case of the mistreatment or exposure to the elements of said instrument, or if it shall be levied upon or attached for my debt, or upon my selling or attempting to sell, or moving, or attempting to remove the same from....at (city or town)....State of....without the consent in writing of said Blank & Co., all payments made hereon shall be and become forfeited to said Blank & Co. as a compensation for the use, rental, injury to and depreciation in value of said instrument.

I agree to pay the taxes on this instrument and keep it insured; the insurance to be paid to Blank & Co. as their interest may appear in said instrument.

It is further herein expressly agreed that upon the payment by me, in full of said note and in consideration thereof, the said Blank & Co. will deliver to me a Bill of Sale thereof for said instrument.

This agreement shall not be binding until the same shall have been approved and accepted by said Blank & Co.

ILLINOIS

Know All Men by These Presents, that....of No.....Street, Town of...., ...County, Illinois, in consideration of....Dollars to us paid by Blank & Co. do hereby sell and convey to Blank & Co. and its assigns, One....made by....No..... to have and to hold the same forever, provided, nevertheless, that if the said mortgagors shall pay to Blank & Co., at its office...., or its assigns....Dollars, being the balance of the purchase price of said instrument, as follows....With interest on each of said sums at six per cent per annum, which amounts are evidenced by notes of even date herewith, then this mortgage is to be void, otherwise to remain in full force and effect. Provided, also, that it shall be lawful for said mortgagors to retain possession of said instrument until any default in the payments above specified, the mortgagors to keep said instrument insured against loss by fire for three years, with loss, if any, payable to Blank & Co. as its interest may appear; but if said mortgagors shall fail to make any of said payments with interest thereon when due, or shall attempt to sell, encumber or remove said instrument from the premises above mentioned, without the written consent of Blank & Co., or if at any time Blank & Co. or its assigns shall feel itself unsafe or insecure, then it or its agents or assigns may declare all of said notes due and take possession of said instrument without notice or demand, and enter upon any premises where the same may be, or be supposed to be, using such force as may be necessary; and to take possession of the same, and the said Blank & Co., its agents or assigns, may sell said instrument at auction on giving three days' notice; and at any such sale said Blank & Co., its agents or assigns, may become the purchaser; or Blank & Co., its agents or assigns, may sell the said instrument at private sale with or without notice or advertisement, for cash or on credit, at such price as they may deem proper, and after deducting the amount due them herein, including costs of sale, necessary attorney's fees, and all prior liens thereon, pay to said mortgagors the overplus on demand.

INDIANA

Received of Blank & Co., under conditional contract for the sale thereof as hereinafter stated, one....Style....No....on which I have on this day paid....Dollars,

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and hereby promise to pay Blank & Co., or order, the sum of....Dollars, with interest at six per cent, per annum, in installments of....Dollars per month, payable at on the....day of each month, until the above named sum, with interest, shall have been paid in full; said payments to be forwarded by Postal Money Order, Draft, or Registered Letter, at my expense, to Blank & Co., ...Ind., waiving all valuation and appraisement laws.

The above described instrument continues to be the property of said Blank & Co., notwithstanding said delivery, and no title to or interest in said instrument shall pass to or be invested in....except upon and after the full payment by....of this obligation; and until such payment in full, said Blank & Co., shall retain the unqualified ownership of said instrument. In the event that any of the above payments shall not be paid as they become due, said Blank & Co., or their agent is hereby authorized to enter the premises where said instrument may be, and remove the same without legal process. It is further agreed that Blank & Co. shall retain all moneys paid upon this obligation less than the full amount thereof, and they shall not, in any event, refund the moneys paid, or any part thereof. And....agree not to remove said instrument from the premises....now occupy without the consent of Blank & Co., or part with the possession of said instrument. Upon payment in full of the above sum, said instrument shall become the property of the undersigned. Loss in case of fire to be borne by me.

IOWA

This Certifies, that I....now residing at No.....Street, City of....State of have conditionally purchased of Blank & Co., of....One....Style....No.....and valued at....Dollars, which I am to use with care during the continuance of this Contract; insuring against loss by fire, and in case of loss or damage by fire, water, tempest or otherwise to said instrument before it is fully paid for, I agree to make good such loss or damage.

Section 2. I further agree to pay for the said instrument in the following manner, viz: $....cash in hand, and further payments thereafter as follows, viz:....amounting in the aggregate to $....with interest on each of said sums at the rate of six per cent per annum from date hereof until paid. Said payments to be made to Blank & Co., or order, in current funds at the office of Blank & Co., without notice or demand, at my own expense of remittance or collection of drafts, etc., and in case of the non-payment of any installment, when due, the whole sum unpaid shall become due, payable at the option of said Blank & Co.

Section 3. And I further agree that, until all the above specified payments are fully made, all right and title in the instrument shall remain in said Blank & Co., and if default shall be made in any of said payments, or if I shall sell, offer for sale, remove or attempt to remove the said instrument from my aforesaid residence without the written consent of said Blank & Co., then they or their agents may resume actual possession thereof; and I hereby authorize and empower the said Blank & Co., or their agents, to enter the premises wherever said instrument may be, and take and carry the same away, hereby waiving any action for trespass or damage therefor, and disclaiming any right of resistance thereto. And I further agree to pay all expenses incurred by the said Blank & Co., in the returning of said instrument to their warerooms at....Iowa, including ten per cent attorney's fees and other legal expenses which may be incurred in obtaining possession of said instrument or in the collection of any payments due thereon. I also agree to pay whatever damages (beyond natural wear and tear) the instrument may receive while in my possession.

Section 4. It is hereby mutually agreed that any justice of the peace shall have jurisdiction on this contract to the amount of $300.00.

(One witness is necessary to signature of purchaser. The Agent is competent, and the best witness. If contract is executed by X, a disinterested person should also witness signature, as well as the Agent.)

KENTUCKY

This Instrument Witnesseth, that I have received of Blank & Co., under conditional contract for the sale thereof as hereinafter stated, viz.: One....Style.... No..... The contract price of said instrument is....Dollars, on which I have this day paid....Dollars, and in trade, viz.:....for which a credit of $....has been allowed upon said contract price.

The balance of....Dollars, I hereby promise to pay Blank & Co. or order as follows, viz.:....until the above-named sum, with interest at the rate of six per cent. per annum, from date hereof, shall have been paid in full; said payments to be forwarded by Postal Money Order, Draft or Registered Letter, at my expense, to Blank & Co., or payable on presentation of this contract at....in the County of State of...., when due, without notice, waiving all Valuation and Appraisement Laws of the State of....or of the United States.

The above-described instrument continues to be the property of the said Blank & Co., notwithstanding said delivery, and no title to or interest in, said instrument shall pass to or be vested in the undersigned except upon and after the full payment by the undersigned of this obligation; and until such payment in full the said Blank & Co. shall retain the unqualified ownership of said instrument. In the event that any of the above payments shall not be paid as they become due, I agree to surrender, re-deliver and return said instrument in as good condition as reasonable wear and use will permit, to the said Blank & Co., and will permit them or their agent to enter into and upon any premises where said instru-

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ment may be, or is reasonably believed to be, and repossess and remove same without legal process; but if it shall be necessary to bring suit therefor, I agree to pay costs thereof.

It is further agreed that the said Blank & Co. shall retain all moneys paid upon this obligation less than the full amount thereof, as rent and the use of and damage to said instrument, and they shall not in any event refund the moneys paid or any part thereof. And the undersigned agrees not to secrete or remove said instrument from the premises now occupied, or to sublet or part in anywise with the possession of said instrument without the written consent of the said Blank & Co. It is further agreed that if any default be made in any of the above payments as they may become due, or of any of the foregoing conditions, or if any secreting or removal from its present location, any abuse or misuse, any sale or attempted sale be made of said instrument by the undersigned, or any sale or seizure by process of law of said instrument, by or in behalf of any creditors of the undersigned, the said unpaid installments shall then become due and payable at once at the option of the said Blank & Co. Upon payment in full of the abovenamed sum, said instrument shall become the property of the undersigned. It is agreed that the undersigned is to keep said instrument insured for the benefit of said Blank & Co.

I have read or had fully explained to me the foregoing contract and understand that Blank & Co. or their assignees will not be bound by any representation, verbal promises or agreements, other than appear herein.

LOUISIANA

This Certifies, that I....now residing at....Post Office Address, State of.... have conditionally purchased of Blank & Co. One....Piano, No....and valued at.... Dollars, which I am to use with care during the continuance of this contract and in case of loss or damage by fire, water, tempest or otherwise, to said Instrument before it is fully paid for, I agree to make good such loss or damage.

Section 2. I further agree to make the following payments upon the said Instrument, viz. $....cash down, and $....monthly with six per cent interest from date per annum until paid. Cartage $.....; Insurange $..... Said payments to be made in current funds at the Office of Blank & Co. without notice or demand, at my own expense of remittance or collection of drafts, etc.

Section 3. And I further agree that, until all the above specified payments are fully made, all right and title in the Instrument shall remain to Blank & Co., and if default shall be made in either of said payments the said Blank & Co. shall have the right to declare the entire sum due, even before maturity, or if I shall sell, offer for sale, remove or attempt to remove said Instrument from my aforesaid residence without the written consent of said Blank & Co. I hereby authorize and empower said Blank & Co. or their agent, to enter the premises wherever said Instrument may be, and take and carry the same away, hereby waiving any action for trespass or damage therefor, and disclaiming any right of resistance hereto. And I further agree to pay all expenses incurred by the said Blank & Co., in returning of said Instrument to their warerooms at...., including ten per cent attorney fees and all other legal expenses which may be incurred in obtaining possession of said Instrument or in the collection of any payments due thereon.

Provided further, that if I am required by said Blank & Co. to surrender the said Instrument by reason of failure to comply with terms of this contract, they shall refund to me all amounts which I have paid upon the Instrument in excess of a monthly payment of $....for the time it is out of their possession, together with all freight, drayage, boxing and all other expenses incurred by them in returning of said Instrument, and for the use, wear and tear of the same, or in collection of any payments due under this contract, or in payment of any damages to the Instrument beyond a reasonable wear and tear to said Instrument.

Section 4. It is understood that the above provisions do not give me any privilege to give up the purchase contract and return said Instrument at my pleasure and I hereby bind myself not to do this without the written consent and instruction of said Blank & Co.

Section 5. I further agree that in case I fail to meet the payments as specified in Section 2 and said Blank & Co. shall grant me an extension of time upon one or more payments, I will pay them interest on such deferred payments, at the rate of eight per cent per annum. It is further understood that this provision gives me no right whatever to claim or expect extension of time by payment of interest, such extension being entirely at the option of said Blank & Co.

Section 6. It is further understood that should I make any payments before they fall due under the terms of this contract, I shall be allowed interest at the rate of eight per cent per annum for the time such payments are anticipated, and said accrued interest shall be deducted and allowed in final settlement for the Instrument.

Section 7. It is hereby agreed that no prescription shall begin to run against any of the claims of Blank & Co. under this contract, as long as any portion of indebtedness on said Instrument shall remain unpaid.

(One witness, besides the agent is necessary to signature of purchaser. The Agent is competent and the best witness. If Contract is executed by X mark, a disinterested person should also witness signature, as well as the Agent.)

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MARYLAND

(Also used in Delaware and Virginia)

This Agreement, made this....day of....in the year 19.., between Blank & Co., party of the first part, and....of...., party of the second part, witnesseth: That in considera ion of....Dollars, paid the above date, and the conditions hereinafter named to be performed, the said party of the first part doth hereby agree to sell to the said....one....made by....No.....Style....on the....day of....19.. for the further sum of....Dollars.

Now, therefore, in consideration of the terms and conditions hereinafter expressed the said Blank & Co. agrees that the said....shall have the use and possession of the afore-aid instrument at the above residence, as above stated, until the full amoun. of the purchase money, with interest, is paid, as above provided for; provided, however, that if the full amount of the purchase money is not paid on the date above agreed, then the said party of the second part may retain possession, and have t'e use of the aforesaid described instrument while the said party of the second part continues to pay the sum of $....on the....day of each and every month thereafter, until the full amount of the purchase money is paid, with interest at the rate of six (6) per cent on the unpaid balance and an additional 10 per cent of the amount due in any case necessitating services of counsel to collect same. And he party of the second part agrees to not remove the said instrument nor allow said instrument to be removed from the above named residence without first having obtained written consent from the said party of the first part, and to have the instrument insured against loss by fire in the name of the said party of the first part; and that all moneys paid, musical instruments or things received as part performance of this agreement, shall become the absolute property of the said party of he first part; and, further, the said party of the first part, or their duly authorized agents, shall have the right to take and re-possess the aforesaid instrument, upon the breach or non-fulfillment of any stipulation, or payment, to be performed, or paid, by the party of the second part, or the abandonment of said contract, and to remove said instrument from the above residence, or from any other place that it may be located; and the said party of the second part doth hereby release, acquit, exonerate and discharge the said party of the first part, from any and all claims for damages that the said party of the second part has, or may hereafter acquire, by virtue of any legal or illegal distraint, in pursuance of this agreement, expense of removing said instrument to be borne and paid by the said party of the second part.

And it is further agreed and understood that the said party of the second part does hereby renounce and waive any and all benefits, or exemptions, that the said party of the second part may have under the laws of the State of....if upon default in any of the payments of money in this agreement there should be a judgment recovered against the said party of the second part and an execution issued on the judgment, or an attachment on the judgment, or attachment on warrant.

It is further expressly agreed that upon the compliance and fulfillment of all the conditions and stipulations set forth in this agreement, then the said party of the first part will transfer the title of ownership of the said instrument upon the request of said party of the second part

It is further agreed that this agreement to be a valid and binding contract must be accepted and endorsed by the said party of the first part.

MICHIGAN

Received of Blank & Co., One....Style....No....which I agree to safely keep in my possession and carefully use, and not remove from....and for the use of said instrument, I agree to pay Blank & Co., or order, the sum of....Dollars, on the....of each and every successive....hereafter, beginning....and at the expiration of any of the above times of payment after the above date, I agree to return said instrument to him free of charge and unincumbered; and if I break any of the above conditions or make default in any payment for thirty days, the said Blank & Co. shall have the right to take said instrument from my possession, or wherever found, with or without process of law, and without recourse against him for any money paid on account, it being agreed that the money so paid is for the use and wear of said instrument.

Provided, always, and it is expressly understood, that I shall have the right to purchase said instrument by paying to the said Blank & Co., on or before....the sum of....Dollars, on the terms above specified and agreed upon, and also interest at six (6) per cent per annum upon each and every of said payments, from the date hereof to the date of its payment, and if I shall pay said principal sum and interest within the time limited, then this Receipt shall be null and void, and the said Blank & Co., shall execute to me a Bill of Sale of said instrument.

It is understood that the sum of....Dollars is....paid and acknowledged....and that all payments are to be made at....and that no conditions are to be allowed that are not set forth herein.

MINNESOTA

For value received the subscriber of No.....Street, Town of....County of.... and State of Minnesota, promises to pay to the order of Blank & Co., of....Minnesota.....Dollars, at its office in....Minnesota, as follows:....with interest on each of said sums at the rate of eight per cent per annum from date until paid, with exchange.

The consideration of the above and foregoing contract is the agreement by said

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Blank & Co., to sell and deliver to the subscriber one....made by....No.....Style Wood.... the delivery and receipt of which is hereby acknowledged, upon the conditions hereinbefore and hereinafter set forth, to-wit: It is expressly agreed that the title and right of possession in and to said instrument shall remain in said Blank & Co. until the above specified payments, with interest and exchange, have been fully made, then the title thereto shall vest in the signer hereof. It is further agreed that if the signer herein fails or neglects to make the above specified payments or any of them, according to the conditions hereof, or shall sell or encumber, or attempt to sell or encumber, or remove said instrument from the place first above named without the written consent of Blank & Co., or assigns, or if any writ issued by any court or by any justice of the peace, or any distress warrant shall be levied on said instrument, or if said Blank & Co., their agents or assigns, shall at any time deem themselves insecure, they may declare the whole amount hereof remaining unpaid, due and payable, and may enter any premises with or without force or process of law, wherever said instrument is or is supposed to be, and reclaim the same, the possession of these presents being sufficient authority therefor, and sell the same at public sale in accordance with the provisions of the statute in such case made and provided: and should the proceeds of such sale be insufficient to pay the amount so remaining unpaid as aforesaid, together with attorney's fees, costs and expenses of such sale, the signer hereof, upon demand, agrees to pay to Blank & Co., or their assigns, the balance so remaining unpaid; and it is also agreed that in case said Blank & Co., or their assigns, shall retake possession of said instrument, all moneys paid on the purchase price thereof shall be retained as liquidated damages for the non-fulfillment of this contract by the subscriber.

It is further agreed that the subscriber shall keep said instrument insured while this contract is in force, in the name and for the benefit of said Blank & Co. as their interests may appear.

This agreement shall not be binding on Blank & Co., until accepted and approved by said Company.

MISSISSIPPI

This certifies that I,....now residing at....R. F. D.....Box....State of....have conditionally purchased of Blank & Co.,....Miss., one....Style....No....and valued at....Dollars, which I am to use with care during the continuance of this contract, and any loss, or damage by fire, water, tempest or otherwise to said instrument before it is fully paid for, I agree shall be borne by me, and all insurance policies to read "Loss or damage payable to Blank & Co., as their interest may appear."

Section 2. I further agree to pay for said instrument in the following manner, viz.: $....cash on....and further payments thereafter as follows:....amounting in the aggregate to $...., with interest at the rate of eight per cent. per annum after maturity of each payment. Said payments to be made promptly in current funds at the office of Blank & Co.,....Miss., without notice or demand, at my own expense or remittance or collection of drafts, etc.

Section 3. And I further agree that said sale is conditional, and that until each of the above specified payments and accrued interest are fully paid, all right and title in and to said instrument shall remain in Blank & Co., and if default shall be made in the payment of either of said payments, or if I sell, offer for sale, remove, or attempt to remove, the said instrument from my present residence without the written consent of Blank & Co., I agree that all of the said payments shall, at the option of Blank & Co., immediately become due and payable, whether due by the terms of this contract or not, and that it or its agent may resume actual possession thereof; and I hereby authorize the said Blank & Co. or its agent, to enter the premises wherever said instrument may be, or is believed to be, and take and carry same away, hereby waiving any action for trespass or damage therefor, and disclaiming any right of resistance thereto; and in such case Blank & Co. may retain any payments which have been made on said instrument in lieu of the use thereof. I further agree to pay all expenses incurred in the returning of said instrument to warerooms in....Miss., including a reasonable attorney's fee and all other expenses which may be incurred in obtaining possession of said instrument, or in the collection of the payments due thereon.

(One witness is necessary to signature of purchaser. The agent is competent and the best witness. If the contract is executed by (X) mark a disinterested person should also witness signature as well as Agent.)

MONTANA

For Value Received, I....the subscriber of No.....Street, in the City of.... County of....and State of Montana, promise to pay to the order of Blank & Co., ...Dollars, at....Montana, as follows:....Dollars on this day and date, and.... Dollars on the....day of each following month, until full amount is paid, with interest on each of said sums at the rate of 8 per cent per annum from date until paid.

The consideration for the payment of the above named amounts is the agreement by said Blank & Co., to sell and deliver to the subscriber one....made by.... No.....Style....for price of $....upon the following conditions namely: The said instrument is, and shall remain the property of said Blank & Co., until each and every of said amounts and any judgment rendered thereon, together with interest, is paid in full; and that in case the subscriber makes default in the payment of

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such amounts, or any of them, at the time and place above specified, or attempts to incumber, dispose of or remove said instrument without the written consent of said Blank & Co., their agents or assigns, the subscriber shall on demand of said Blank & Co., their agents or assigns, deliver said instrument to them, their agents or assigns, in as good condition as when received reasonable use and wear thereof excepted; and the said Blank & Co., their agents or assigns, shall have the right to enter upon any premises where the said instrument may be and take said instrument, using such force as may be necessary to enter and take the same; and in case said Blank & Co., their agents or assigns shall retake possession of said instrument, all money paid on the purchase price thereof shall belong to said Blank & Co., or their assigns, as stipulated damages for the non-fulfillment of this contract by the subscriber, loss in value of said instrument, and for the use or rental of said instrument while remaining in the possession of the subscribers, or said Blank & Co., or their assigns, may, at their option, enforce the payment and collection of each and every of said amounts, and in case of the payment of each and every of said amounts, or payment of judgments obtained thereon, the full absolute and complete title of said instrument shall pass to and vest in the subscriber hereto.

Said....agrees that while he is in possession of said property under this lease, he will keep the same fully insured in the name of Blank & Co., and will pay and discharge at maturity, all taxes, assessments, liens, or incumbrances hereinafter to be laid or imposed upon said property, or this said lease.

NEW HAMPSHIRE

This Memorandum Witnesseth, that Blank & Co., in consideration of Dollars to them paid and of....to be paid as hereinafter set forth by....have delivered to the said....the following described property, under the conditions of purchase hereinafter set forth: To have and to hold the same, but upon the express condition that the full title to the aforesaid property shall continue vested in the said Blank & Co., until the remaining sum of....Dollars due thereon as aforesaid shall be paid to the said vendor according to the following terms, to wit:.... And it is agreed by the parties that the said property shall remain the property of the said vendors until the balance of the said purchase money shall be paid as aforesaid; that it shall be lawful for said vendors either before or after any default in the payment of the remaining....Dollars due thereon as aforesaid to repossess themselves of said property, and for that purpose said vendors, their executors, administrators or assigns, may forcibly and without judgment of law enter into the dwelling-house of the said vendee or wherever said property may be situated and remove the same at pleasure; upon payment of the balance of said purchase money the said property shall become the property of the said vendee.

In witness whereof, the said purchaser has given the said vendors this memorandum, this....day of....in the year of our Lord, 191..

We severally swear that the foregoing memorandum is made for the purpose of witnessing the lien and the sum due thereon, as specified in said memorandum, and for no other purpose whatever, and that said lien and the sum due thereon were not created for the purpose of enabling the purchaser to execute said memorandum, but said lien is a just lien and the sum stated to be due thereon is honestly due thereon and owing from the purchaser to the vendor. So Help Us God.

State of New Hampshire, ss. 191..

Personally appearing the above named....severally took and subscribed the foregoing oath. Before me,....Justice of the Peace.

NORTH CAROLINA

For Value Received, I, (purchaser's full name) have received and hired of Blank & Co., ...N. C., the following described instrument: One....Style....No.....

For the use of the above-mentioned instrument, and as a rent for the same,.... agree to pay Blank & Co. the sum of....Dollars, in the following manner:.... until the sum so paid by me shall amount to....Dollars, together with the interest that shall have accrued thereon, said interest being at the rate of six per cent. per annum, from...., at which time said rent shall cease, and the said instrument become my absolute property.

But in case of failure to pay said rent and interest as aforesaid, Blank & Co. may take possession of said instrument,....forfeiting all that has been paid as rental for use of same, and....agree not to remove the said instrument from present location without written consent of said Blank & Co.

In case of failure to pay the said rent and interest....will on demand return the said instrument to the said Blank & Co. or their legal representatives.

Received of Blank & Co. under conditional contract for sale thereof, as hereinafter stated, one....Style.... No...., the contract price of which instrument is.... Dollars, upon which is paid at this time....Dollars, and the balance of said contract price, being....Dollars, I promise to pay to Blank & Co., or order, in installments, as follows:

....Dollars on the day of each month hereafter until the entire amoun.. due by this contract has been paid....with interest at the rate of six per cent per annum on all said installments from this date to the time of their respective payments; and it is agreed that payment of such installments and interest when due shall be made to Blank & Co. at...., with exchange, or on demand of Blank & Co., shall be paid to its authorized agent at...., in the State of...., without notice

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and waiving all valuation and appraisement laws of the State of North Carolina.

It is agreed that the above described property continues to be the property of Blank & Co., notwithstanding its delivery to the undersigned, and no title to or interest in said property shall be vested in the undersigned, except upon and after the full payment in money of this obligation. If this obligation be not paid in money according to its terms the undersigned agrees upon demand to surrender and deliver and return said property to Blank & Co., its agent or transferee, and upon a failure to so deliver said property, Blank & Co., its assignee, transferee or agent, is hereby authorized to enter any premises where said property may be, or is reasonably believed to be, and re-possess and remove the same, and Blank & Co., its assignee or transferee, shall retain all money and property paid upon this obligation for the use of said instrument and as stipulated damages for non-fulfillment of this agreement; or, if there be a default in the payment of any installment when due, Blank & Co., or its assignee may, at its option, enforce by suit the collection of such defaulted installment according to the terms of this obligation, and the collection of such defaulted installment by suit shall not operate to change the title to said instrument, but the title to the same shall remain and be the absolute property of Blank & Co., its assignee or transferee, until all the installments of this obligation shall have been paid by the undersigned according to the terms hereof, and notwithstanding such suit, Blank & Co., or its assignee may, for default in the payment of said installment upon which said suit has been brought, or for default in the payment of any subsequent installments, rescind this agreement and take possession of said instrument as herein provided. And in case judgment be obtained upon this obligation by reason of the default in payment of any installment or installments, the undersigned waives the benefit of all laws of the State of North Carolina exempting property from levy and sale upon execution.

It is further agreed that said property shall not be removed from the premises to which it is delivered, nor the possession in any way changed, without the written consent of Blank & Co., or its assignee, and that the undersigned will keep said instrument insured against loss or damage by fire or water, for the benefit of Blank & Co., or its assignee, and pay all taxes assessed on same, and the undersigned agrees to pay the cost of litigation, together with ten per cent. on all amounts collected through an attorney or officer, provided said ten per cent. shall be expended by Blank & Co., its assignee or transferee in enforcing this agreement.

It is expressly agreed that Blank & Co., is not to be bound by any provisions & Co. at....

other than those printed in this contract, unless same shall be approved by Blank

Witness:

NEW JERSEY

This is to Certify, that I....have received from Blank & Co. one....Piano No. also....which I agree to purchase for the sum of....Dollars, payable as follows, viz.:....said payments to be made at the office of Blank & Co., until the full amount is paid, with interest.

The sale of said instrument is conditional upon the punctual payments of the above named sums; the title in said instrument to remain in the said Blank & Co., until all payments are made in full and a written Bill of Sale is delivered to me by said Blank & Co., but if default shall be made in any one of said payments the whole amount remaining unpaid shall immediately become due from me to the said Blank & Co.

It is further understood and agreed that any extension of time granted by the said lessors to said lessee for the payment of any instalment, shall not be construed as a waiver of any of the covenants, conditions, forfeitures or penalties of this agreement but as mere favor and indulgence to the said lessee.

In case default shall be made by me in any one of said payments when due, or if I shall remove or attempt to remove said piano from....without the written consent of Blank & Co., the said Blank & Co. at his option, may demand possession of said instrument, whereupon I agree to deliver same to him in like good condition as when received, the usual wear excepted, as his property, and the said Blank & Co. may retain any sum or sums paid by me, as compensation for the use of said instrument, and I hereby expressly waive any rights, remedies or privileges accorded me by virtue of the Lien Law, State of New Jersey.

I hereby acknowledge receipt of a true copy of this agreement, and have no understanding, in this transaction, other than is above set forth.

I agree to keep said instrument insured in a solvent insurance company for the benefit of Blank & Co., his heirs and assigns.

This is to Certify, that I....of....have received of Blank & Co. of....N. J., one....Piano No.....which I am at liberty to use with care.

I have agreed to purchase said Piano and pay the sum of....Dollars, and interest at the rate of 5 per cent per annum, in the following manner, viz.:....Dollars down on or before delivery of said Piano and....Dollars....

The sale of said Piano is conditional upon the punctual payment of said sum as above stated, the title to remain in the hands of the said Blank & Co., until all payments are made in full, at which time there shall be a bill of sale absolute given to the said....

But if default shall be made in said payments, or if I shall remove or attempt to remove said Piano from my residence or apartments in....without the written consent of the said Blank & Co., then they shall have the right, at their discretion,

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to enter my residence or apartments and resume actual possession of said Piano, and the payments theretofore made shall be in full for the use of said Piano. The receipt of a duplicate copy of this agreement is hereby acknowledged.

An acceptance by said Blank & Co. of any payment after the same shall have become due and payable or the waiver by said Blank & Co. of any default in any condition of this contract shall not be construed as a waiver of the condition of all further payments or of any other conditions of this contract, as the case may be.

NEW YORK STATE

Articles of agreement, made and entered into this....day of....A. D., one thousand nine hundred and....by and between Blank & Co., as owners and....Address hereinafter called "the lessee" as lessee of a certain....Piano, Style:....Color No. and made by Blank & Co., for which the said "lessee agrees to pay or cause to be paid to the said Blank & Co., the sum of....Dollars, with interest thereon, as follows, viz....and when the said sums of money shall have been fully paid with interest, in accordance with the terms of this agreement, the said Blank & Co. agrees to give the said "lessee" a bill of sale of said piano.

It is agreed between the parties hereto that the said piano is to remain the property of the said Blank & Co. until the whole amount and interest above named is fully paid, and that a sale or purchase of it, to or by other parties shall not be deemed valid without a bill of sale in full from the said Blank & Co.

It is also agreed that said piano shall not be removed from said premises without the written consent of the said Blank & Co.

Said "lessee" further agrees to insure said instrument immediately upon receipt thereof for the benefit of the said Blank & Co. or pay said Blank & Co. for having such insurance placed.

It is also agreed between the parties that in case the said "lessee" shall fail to fulfill any of the conditions above stated, the said Blank & Co. shall have the right to take said piano when and where they can find it without notice or process of law and thereupon all rights of said "lessee" under this agreement shall cease.

The above contains a full and complete statement of all the terms, conditions and agreements made by the parties thereto in reference to the within described instrument; in testimony whereof we have hereunto set our hands, this....day of 19....

The above contract has been executed in duplicate, one of which I have received.

OHIO

Know all Men by These Presents, that....residing at No.....of....in the County of...., State of Ohio, has this day purchased of Blank & Co. one....Piano No.... Style....with....for the total price of....Dollars, of which....Dollars has this day been paid, leaving a balance of $....remaining unpaid. Now, in consideration, thereof, and of said sum of....Dollars, remaining unpaid on said instrument, said hereby assigns, sells and conveys to the said Blank & Co., a corporation under the laws of Ohio, its successor or assigns, the personal property above described, located as hereinbefore set forth, to have and to hold the same to the use of the said Blank & Co., its successors and assigns.

And the said mortgagor for....and for....heirs, executors and administrators, hereby covenant with the said mortgagee, its successors and assigns that....the true and lawful owner of the hereinbefore described property, and ha....full power to sell, convey and encumber the same; that the title hereby conveyed is clear, free and unincumbered, and further that....will warrant and defend the same against all claim or claims of all persons whomsoever.

Provided, Nevertheless, That if the said mortgagor shall pay, or cause to be paid, without demand, to the said Blank & Co., its successors or assigns, at their office in, said balance due on said purchase, as above, with interest at six per cent per annum from this date, in installments as follows:....and $.... on the....day of each and every....thereafter until paid in full. Each of said installments to bear interest at six per cent per annum from this date until paid, then this conveyance shall be void; otherwise to be and remain in full force.

It is further agreed, that upon failure of said mortgagor to pay any of said installments as they may become due, that in such case all of said installments shall then become due and payable, at the option of said Blank & Co. Said mortgagor further agrees to take proper care of said property and to keep said instrument in good order and repair. Said mortgagor further agrees to insure said instrument for the benefit of said Blank & Co., or pay said Blank & Ca. for having insurance placed, a lien to secure the payment of which is hereby given against the personal property hereinbefore described. Such insurance or payment therefore to be made immediately upon receipt of the instrument. The said mortgagor hereby covenants that on default of payment of any of said installments as they become due, or any sale or attempt to sell said instrument, or to remove it from the county, or from its location, or upon any seizure of it by process of law, or upon any failure to comply with the said provisions as above, then the said mortgagee or its agents or assigns may take possession of said property, and then sell the same at the expiration of one month, or at any time thereafter, either at public or private sale, at the option of said mortgagee, and without advertising the same, or otherwise giving said mortgagor or assigns any notice, and in case of public sale, said mortgagee may purchase without being liable to account for more than the net proceeds of such sale. It is further agreed that this mortgage contains all the agreements or conditions pertaining to the sale of said property; that no agent or salesman of the

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mortgagee has authority to make, or has made any agreement, condition, or representation, different from those herein contained.

Fees—The following are the fees as to chattel mortgages, prescribed by Section 4157 of the R. L.: "For filing each instrument or copy, six cents; for searching each paper, six cents; for making the entries upon the filing of an instrument, six cents for each party thereto; for recording such instrument, ten cents per hundred words; for recording an affidavit, credit or statement added to an instrument between the time of its record and re-filing, twenty-five cents, and the like fees for certified copies of such instrument, or copies, as are allowed by law to county recorders for like services.

OKLAHOMA

For value received, I hereby sell, convey and mortgage to Blank & Co., the following property, to-wit: One....Piano-Organ, Style...., No...., also (stool or other items) and I hereby warrant and will defend the right and title to said property to said Blank & Co., their successors and assigns.

This instrument, however, is intended to secure to the mortgagees and assigns the payment of the following promissory notes, all of which are of even date herewith, signed by...., payable to the order of Blank & Co., ..., Oklahoma, and bearing interest at the rate of 10 per cent per annum from date, to-wit: (List of notes.)

The payments of the above notes is hereby secured in the order of their maturity, that is to say, each of said notes shall have a preference lien on said property over all others of said notes maturing after the same. It is agreed that if any one of said notes remain unpaid for 30 days after its maturity, then, at the option of the legal holder of such note, all of said notes shall become due and payable.

Upon the payment of all said notes and interest at the maturity thereof, well and truly made, this mortgage shall become null and void. But in case of default made in the payment of any one of said notes at the maturity thereof, then the said mortgagee is hereby authorized to take possession of said described property, and to sell the same, either at public or private sale, and at such place and upon such notice as said Blank & Co. shall deem proper and thereupon to deliver said property to the purchaser thereof to receive the purchase money, and with the same first to pay the cost of executing this mortgagee sale, and then to pay the matured notes remaining in the due order of their maturity as herein above shown, and hold the remainder, if any, subject to the order of the purchaser, the said....

It is further provided. That the mortgagor herein shall insure said property for the benefit of said mortgagee, as additional security for said notes; loss, if any, made payable to said Blank & Co., as its interests may appear. And in case any insurance is taken on said property, the same shall insure to the benefit of said Blank & Co, Mortgagee.

It is further provided, That should the grantor herein sell or attempt to sell said property, or remove or attempt to remove the same out of the county herein above mentioned without the written consent of the mortgagee herein, then, and in either said events, said mortgagee is authorized to seize and sell said property as aforesaid, and dispose of the proceeds of such as aforesaid, whether or not any of said notes are due.

OREGON

I, we and each of us, promise to pay to the order of Blank & Co., the sum of Dollars, at its office in its office in....Oregon, as follows: $....per month on the....day of each and every month hereafter until fully paid, commencing on the day of....19...., with interest on the amount unpaid at the rate of ten per cent per annum payable monthly.

This note is give for the purchase of a....piano, style....No.....(receipt of which instrument is hereby acknowledged), the total amount of said purchase being $....of which I have this day paid....Dollars, and I agree that I will keep the said instrument in good order, and that it shall not be removed from number....Street in the City of...., County of...., State of...., without written consent of the said Blank & Co., and it is understood and agreed that the said instrument so intrusted to me is the property of the said Blank & Co., and the legal title thereto is in the said Blank & Co., and shall remain in said corporation until it shall make Bill of Sale and transfer of the same to me after all payments aforesaid shall have been fully made, and that I have no right to dispose of or encumber said instrument until I have received said Bill of Sale.

I also agree that if I fail to pay any of said installments when due, or fail to perform any of the conditions herein, or if the said instrument be attached or levied upon or should I refuse to accept delivery of or return the said instrument, all of the said sum of $....shall in any of said cases at the option of said corporation, immediately become due and payable, and the said corporation may enforce payment of the entire sum then unpaid and interest thereon, or may, if it or its agents or assigns so elect, rescind this note and take posession of the said instrument without legal process, and for that purpose may enter any premises where the same may be; all damages for entry being hereby expressly waived, and all money paid by me on the account of this note shall, in the event of said instrument being repossessed by said Blank & Co., its agents or assigns, be considered as rent for the use of said instrument for the time same was in my possession.

I also covenant and agree to pay all taxes, assessments and liens of every kind which by law may become due and payable on said instrument; also all taxes which

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may be levied or imposed on this note, and at my own expense keep insured against loss by fire for the full insurable value, the said instrument during the existence of this debt in a reliable insurance company, with loss, if any, under such insurance, payable to Blank & Co., and to deliver the policy and renewals to the said Blank & Co., and if I shall fail to pay said taxes, assessments or insurance as herein provided to be done, the said Blank & Co., or assigns, shall have the option to pay the same, and the payments so made shall be added to and become a part of the amount due herein.

I further covenant and agree that said instrument is held by me at my risk, that this note shall be due and payable as above provided notwithstanding the loss or destruction of said instrument by fire or other accident or casualty, and that such loss or destruction of said instrument shall be no defense to any action on this note.

In all matters herein mentioned, time is declared to be the essence of this note.

It is expressly understood and agreed between the parties hereto, that this note is not to be regarded as executed until actually accepted by Blank & Co, and that it is to be interpreted as made in the State of Oregon, according to the laws thereof.

In case this note or any portion thereof is placed in the hands of an attorney for collection, or in case action is instituted to collect the same or any part thereof, I agree to pay such additional sum as may be necessary and reasonable to pay the expenses of said collection and a reasonable attorney's fee for instituting such action.

PENNSYLVANIA

This Certifies, That I....now residing at No....Street, in the....of....County of....State of....have rented and received from Blank & Co., (whose corporate existence for all purposes is hereby admitted), one....Piano, style....and No..... valued at....Dollars, with stool and scarf belonging thereto, all in good order, which I am to Use With Care, and keep in like good order, and for the use of which I agree to pay rent as follows:....Dollars....on the delivery of this Agreement, the receipt whereof is hereby acknowledged, and accepted as payment for the rent of the first....only....and then at the rate of....Dollars per....payable in advance, on the....day of each....hereafter, for....months, at its agency, in....without notice or demand.

But if default shall be made in either of said payments, or if I shall sell, or offer to sell, remove, or attempt to remove, the said Piano from my aforesaid residence without the written consent of said Blank & Co., then and in that case, or at the expiration of the time for which the Piano is rented, I will return and deliver the same to Blank & Co, in good order, save reasonable wear, and the same Company or its Agents may resume actual possession thereof; and I hereby authorize and empower the said Blank & Co., or its Agents, to enter the premises wherever said Piano may be, and take and carry the same away, hereby waiving any action for trespass or damage thereof and disclaiming any right of resistance thereto; and also waive all right of homestead and other exemptions, under the laws of said State as against this obligation.

I agree to be responsible for any damage, by fire or otherwise, that may occur to said Piano while in my possession, ordinary wear excepted.

It is understood that if I should decide to purchase said Piano during, or at the expiration of this Lease, I may do so by paying the difference between the value named in this Agreement and the amount paid as rent.

I further agree that if during the above Lease there may be any arrears in rent, owing to defaulted payments or otherwise, I will pay interest at the rate of (6%) per cent. per annum on such arrears until the same, with interest, are fully paid. Discount at 6% per annum to be allowed on all payments made before the dates called for in this Lease.

RHODE ISLAND

1. This is to Certify, That I have this day hired from Blank & Co., and said Blank & Co. has to me leased, for the term of....a....style....No.....valued at Dollars, for the use of which I agree to pay to said Blank & Co.....Dollars, per,payable....with interest at 6 per cent, from date.

2. And in consideration of the renting to me of said instrument, I hereby agree that it shall be kept at and not removed from my premises,....without the consent of said Blank & Co. first had in writing; I agree to preserve it carefully, and that when returned to, or otherwise repossessed by the said Blank & Co., it shall be in as good order as when received by me, ordinary wear from careful use excepted.

3. In case of any damage to said instrument, by fire, water, or any cause other than careful use, I agree to pay to said Blank & Co. the amount of said damage; and in case of destruction thereof from any cause to pay the above valuation, less any amount rent which may have been paid.

4. Provided, however, and these presents are upon the condition, that, if I shall fail to perform any of my agreement as herein provided, said Blank & Co. shall have the right without further notice or demand, to take possession of said.... and remove the same, and for that purpose to enter any place of mine where said Blank & Co. has reasonable cause to believe said....to be, without being deemed to have done anything wrongful, and upon such taking, said terms and my rghts to hold or use said....shall cease, but without prejudice to the right of Blank & Co. for arrears of rent, if any, or on account of preceding breach of agreement. The Dollars paid down as first payment to be deducted from said valuation. Signed Post-Office Address....

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5. We Hereby Agree, That if said...., shall continue to hold said..and pay rent therefor, on or before the day it is due, as herein provided, until the payments have been made, amounting to the valuation aforesaid, said.... shall become the property of said...., but until the completion as aforesaid of said payment, said....shall remain the property of said Blank & Co.

SOUTH CAROLINA

Whereas, I (Name), have this day bought of Blank & Co., at...., S. C., a certain described as follows: Make...., Style...., No...., with extras as follows:.... for the total price of....Dollars and have this day paid thereon the sum of.... Dollars, and in trade, viz:...., valued at $...., and do hereby agree and have agreed to pay the balance of....Dollars as follows:....

Said balance to draw interest at eight per cent. per annum from date, and said payments to be made at Blank & Co.'s office...., or to be forwarded by Postal Money Order, Draft, Registered Letter or Express prepaid, and do hereby agree to keep the said instrument and other articles bought, at my residence at No.... Street, City of...., and not remove the same therefrom without the written consent of the said Blank & Co.

Now know ye, that I, the said...., for the better securing the payment of the said debt and sum of....unto the said Blank & Co., its successors or assigns, together with the interest above provided for, have bargained and sold, and by these presents do bargain and sell, and in plain and open market deliver unto the said Blank & Co. (the said instrument above described, and now again described as follows):....To have and to hold the said....unto Blank & Co., its successors and assigns forever.

Provided always, nevertheless, that if the said mortgagor, his or her executors, administrators or assigns, shall and do well and truly pay or cause to be paid unto the Blank & Co., its certain attorney, successors or assigns, the full and just sum of $.... and interest, according to the true intent and meaning of the agreement above recited and made and of these presents, then this deed of bargain and sale, and all and every clause, article and thing herein contained, shall cease, determine and be utterly null and void, anything herein contained to the contrary notwithstanding. It is expressly agreed between the parties that the mortgagor shall insure the instrument and assign the policy to the mortgagee, and that if not so insured, loss in case of fire or accident shall in no way effect the liability to pay the debt secured thereby.

It is further covenanted and agreed, by and between the said parties, their Executors, Administrators, Successors and Assigns, by these presents, that if default shall be made of or in the payment of the said sum of $...., or any installment thereof of principal or interest, as aforesaid, according to the true intent and meaning of the agreement recited aforesaid, or if the said mortgaged property shall be removed without the written consent hereinbefore provided for, or be concealed, or attempted to be taken under any legal process, that then and in such case it shall be and may be lawful to and for the said Blank & Co., its successors, attorneys, agents, employees or assigns from time to time and at all times hereafter, peaceably and quietly to enter into all or any of the messuages, lands, or tenements of the said mortgagor, and to take the mortgaged property into its own custody and possession, and the same in its absolute discretion, to hold and detain to its own use, as its own proper goods and chattels from henceforth and forever, or in its discretion to sell the same at either public or private sale with or without notice to the mortgagor, and to purchase the same at said sale, returning the overplus, if any should happen to be, after paying all sums due the said Blank & Co., and all expenses of seizure and sale and a counsel fee of ten per cent. if legal advice is sought, unto the said Mortgagor, his executors, administrators and assigns.

It is expressly agreed, that Blank & Co. is not to be bound by any provision other than those contained in this contract, and I acknowledge to have carefully read the same before signing.

SOUTH DAKOTA

This is to certify, That I have this day purchased of Blank & Co., of...., S. D., upon the terms and conditions hereinafter set forth, and received at No...., One, Valued at $...., for which I agree to pay the sum of $...., at the office of, in installments as follows, to-wit:

$.... on the day of....191...., and the like sum of....Dollars on the.... day of each and every month thereafter until said purchase price is fully paid with interest from this date at the rate of 8 per cent per annum on all such installments until due, and 10 per cent after due until paid.

It is agreed and is the condition upon which said sale is made, that the title to said property above described and so sold, shall remain in the said Blank & Co., until the said purchase price shall be fully paid; and that upon default on my part in making any of the said payments at the times above provided, time being of the essence of this agreement, or if I shall sell or offer to sell, remove or attempt to remove the said....from the above premises without a written consent of said Blank & Co., the said sale shall become void, and my right to the possession of said property so purchased shall immediately cease, and the said Blank & Co. are hereby authorized and empowered to enter the premises wherever the said property may be, and take and carry away the same; and I hereby waive any action for trespass or damages by reason of such entry and taking said property.

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TENNESSEE

Received from Blank & Co., under conditional contract for the sale thereof, as hereinafter stated, one..Piano, style...., No...., with...., for which I promise to pay Blank & Co., or order, the sum of....Dollars, with interest from this date at the rate of six per cent. per annum, (said interest to be paid at same time, and upon each payment of principal,) which amount is to be paid in the following manner, viz:....Dollars cash....and an allowance of....Dollars for....accepted in part payment, and the balance....Dollars in regular....payments of....Dollars each, on or before the day of each successive....hereafter. Said payments to be made at the office of Blank & Co., in...., Tenn., without further notice or demand, until the above named sum, with interest, shall have been paid in full.

The above described instrument continues to be the property of said Blank & Co., notwithstanding said delivery, and no title to or interest in said instrument shall pass to, or be invested in me except upon and after the full payment by me of this obligation; and until such payment in full, said Blank & Co. shall retain the unqualified ownership of said instrument. And I agree not to remove said instrument from my residence as given below, or part with the possession of said instrument without the written consent of said Blank & Co. Upon payment in full of the above sum, with interest, said instrument shall become the property of the undersigned. I further agree, that on default of payment of any of said installments when due, then the full balance of this contract remaining unpaid, may, at option of Blank & Co., thereupon mature and immediately become due and collectible without further notice or demand; and I hereby waive all requirements of an Act of Tennessee, being Chapter 81 on Page 117, passed March 15th, 1889.

I hereby agree to bear all loss on said instrument in case of fire, and in order to fully protect the said Blank & Co., I agree to have said instrument insured at my expense, until this obligation is paid in full, said policy to read, "Loss payable to Blank & Co. as interest may appear." It is expressly agreed and understood that Blank & Co. are not to keep piano in tune.

TEXAS

I...., residing at No....Street, Town of...., County of...., State of Texas, in consideration of....Dollars to me paid by Blank & Co., do hereby sell and convey to the said Blank & Co., its heirs and assigns....No.... to be void if I shall pay to Blank & Co. at its office in...., Texas, the sum of....Dollars, being purchase money for said property, as follows: Cash....(dates inserted) until the full sum above mentioned shall have been paid, with interest on said sum at the rate of eight per cent. per annum from date until paid. The payment of the above notes is hereby secured on said property above described, in the order of their maturing, that is to say each of said notes, except the one last maturing, shall have a preference lien on said property over all others of said notes maturing after same.

I am to retain possession of said property until default shall be made in the payment of said sums, but if I fail to make any of the payments with interest thereon, at times above specified, or shall sell or attempt to sell or remove said property from the premises or town above mentioned without the written consent of Blank & Co., or if at any time it or its assigns shall feel insecure, it or its assigns may declare the amount due and take possession of said property and sell the same at auction, on giving ten days notice by advertisement in a newspaper, or by private bargain without advertisement, at such prices as it may deem proper; and after deducting the amount due it, interest thereon as above, expenses, including cost of sale; pay to me the overplus, if any, on demand at its place of business.

It is Further Agreed, That the mortgagor shall insure said property for the benefit of said Blank & Co., as additional security for said notes, loss, if any, payable to said Blank & Co., as its interest may appear. And in case any insurance is taken on said property, the same shall revert to the benefit of the said Blank & Co.

VIRGINIA

For Value Received, I promise to pay Blank & Co....dollars, as follows:.... dollars on the....day of each month hereafter until the full principal sum is paid, together with interest at six per cent. per annum, beginning....day of....19....

All payments are to be made at the office of Blank & Co., in the said city of...., Virginia.

The drawer....of this note hereby waives the benefit of his homestead exemption as to this debt.

The undersigned....(hereinafter called "Vendee"), has this day received from Blank & Co., on Piano bearing the name of.... as makers, known as style.... and No....conditionally purchased for the total sum of....dollars, of which....dollars has been paid in...., and the residue of which is evidenced by the note above written.

Said property is delivered upon the condition that the same shall remain the entire and absolute property of Blank & Co., until said note with interest thereon, is fully paid, at which time the said property shall become the sole and absolute property of said Vendee.

The said Vendee hereby declares that....will not sell, relet, remove or dispose of said property without the leave in writing of Blank & Co. Should said property be lost or destroyed before said note shall have been fully paid, the said Vendee hereby agrees to pay all sums due and unpaid thereon. Should said property be so sold, removed, relet or disposed of, or default be made in the payment of the

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above named note, or any instalment thereof, and said property be returned or taken back by Blank & Co., the said Vendee hereby agrees that the payments made thereon may be retained by it as payment for the use of said property.

Should such default be made, Vendee hereby authorizes Blank & Co. to enter any house or premises where such property may be kept, and re-possess itself of the same, and it shall not in doing so be considered as in any way a trespasser. The right to retake said property is herein reserved by Blank & Co., as a privilege and not an obligation.

The parties hereto hereby declare that there are no other promises or agreements with respect to the conditional sale of the said property other than those containing in this writing.

The said Vendee hereby acknowledges the receipt of a copy of this agreement.

The drawer.. of the above note hereby waive.. the benefit of....homestead exemption as to this debt.

Witness the following signatures:

WASHINGTON, D. C.

Agreement, Made....19....., between Blank & Co., of Washington, D. C., hereafter called lessor, and...., of No...., hereafter called lessee.

Witnesseth: The lessor in consideration of the sum of $....paid to it, hath rented to the lessee, and the lessee has hired and taken from the lessor, a.... of the following description, viz:.... and numbered...., hereby valued at $...., and hereby agrees to pay rent therefor to the lessor at...., Washington, D. C., upon the terms and conditions hereinafter set forth, that is to say:...., with interest at the rate of 6% per annum.

The lessee agrees not to remove said instrument from the above named place without the consent of the lessor, first had and obtained in writing; and lessee further agrees to carefully preserve such instrument and that when returned to or otherwise repossessed by the lessor, it shall be in as good order as when received by the lessee, ordinary wear from careful use excepted.

In case of any damage to said instrument by fire, water, or any other cause than careful use, lessee agrees to pay to the lessor the amount of said damage and in case of the destruction thereof from any cause, to pay the above valuation, less any amount of rent that may have been paid.

In case of default in the punctual payment of any of said sums as above set forth, or in case the said instrument shall be removed from said residence as above set forth, without the consent in writing of the lessor first had and obtained, or in case lessee shall become bankrupt, or shall compromise with....creditors, or shall assign, mortgage, or part with the possession of said instrument, or in case said instrument shall be seized or attached as lessee's property, or suffered to be injured, lessee thereby forfeits to the lessor all right to the said instrument and the further use of the same and to all the money theretofore paid by lessee for the use and rent of the same; and lessee further agrees and consents that the lessor and his agents and servants, may and at all times, enter into and upon any house, room or premises where said instrument may be located, and view, examine, and remove the same without notice or demand and without being deemed guilty of any trespass or wrong, the understanding being that until payment of all of the sums above mentioned, the instrument hereinbefore referred to, shall remain the sole and absolute property of the lessor, and is only loaned or hired to the lessee; and lessee further agrees that in case said instrument is repossessed by the lessor, that lessee agrees to pay any balance or sum still remaining due to lessor as back rent or otherwise.

If all said sums are promptly and fully paid, said instrument shall thereupon be sold to the said lessee, and the lessor shall execute and deliver to said lessee a bill of sale of said instrument, and this lease shall thereupon cease and determine.

WEST VIRGINIA

Memorandum of Agreement, Made this....day of....in the year 19...., between Blank & Co., of the City of.... and State of West Virginia, parties of the first part, and...., now residing at No...., street...., in...., County of....and State of West Virginia, party of the second part. Witnesseth, That the said first parties have this day sold unto the said party of the second part one....Piano, Style....Wood, No...., manufactured by...., of...., with stool and....for the sum of.... dollars, of which the sum of....dollars has been paid in cash....dollars, by.... taken in exchange, and the residue, amounting to the sum of....dollars, is to be paid at the office of the first parties, in monthly payments of....dollars each, beginning on the....day of....in the year 19....and payable on the....day of every succeeding month until the whole shall have been paid.

The said second party acknowledges the receipt of the....stool and....in good order, and agrees to use the same with care, and keep them in like good order, at his said residence, and not elsewhere, and agrees to pay to the said first parties the said installments, or purchase money in the manner hereinbefore designated, without notice or demand, and to pay interest on all overdue installments until all of the said payments shall have been made, and to keep the said....insured for the benefit of the said first parties, in an amount not less than two-thirds of its value; and the second party further agrees, that the said...., stool and.... shall not, without the written consent of the first parties, be removed from the said present residence of the second party until all of the said payments shall have been made.

The first parties, however, reserve the title to the said....stool and....until the

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same shall have been paid for according to the terms aforesaid. And if the second party shall make default in any of the payments to be made by him as aforesaid, or if he shall, before all of said payments shall have been made, sell or attempt to sell the said....stool or...., or remove or attempt to remove the same from his said residence, the first parties may, at their election, at any time thereafter rescind the said sale, and by legal process or otherwise, resume possession of the said property, having and continuing to have the absolute and unconditional title to the same. And in case said first parties, or their agents, shall retake possession of said instrument, all money paid on the price thereof shall belong to the parties of the first part as liquidated damages for breach of contract, for labor and efforts of first parties to secure the completion of the contract for the use and rental of said instrument and for the loss in the value of the same. The receipt by the first parties of any portion of the said purchase money after any default or any breach of the provisions hereof shall not be construed as a waiver of the default with regard to any other portion of the money remaining unpaid or a waiver of any other breach of the provisions hereof, nor shall any waiver of the default as to one installment of the purchase money waive the right to rescind the sale to the second party, on account of a default in the payment of any installment subsequently falling due. The said right to rescind the sale to the second party, and to resume possession of the said....stool and....is to be optional with the first parties, and nothing herein shall be construed as preventing the first parties, should they elect so to do, from collecting and recovering from the second party the full amount of the said purchase money, as or after the installments thereof shall have fallen due as herein provided.

The above contract is subject to the approval of Blank & Co.

In Witness Whereof, The said parties have hereunto set their hands and seals, this....day of....in the year 19....

WISCONSIN

I...., residing in...., County of...., State of Wisconsin, in consideration of One Dollar to me in hand paid, the receipt whereof is hereby acknowledged, and for the purpose of securing the sum of....Dollars by me justly owing to Blank Piano Co., of...., do hereby sell and convey to the said Blank Piano Co., their assigns forever, the following described instruments, to-wit: One...., made by...., Style...., No., to be void if I shall pay to Blank Piano Co., or order, ...at...., the said sum of....Dollars as follows....Until the full sum above named shall have been paid, with interest on each of said sums at the rate of six per cent, per annum according to the above conditions.

They are to retain possession of said instruments until default shall be made in payment of said sums or the conditions hereof:

And to keep the aforesaid insured against loss by fire in some reliable insurance company in the sum of not less than....Dollars; loss, if any, payable to the said Blank Piano Co., or their assigns. And if I fail to make any of the payments aforesaid, or the interest thereon, at the time above specified, or shall attempt to sell, encumber or remove said instrument from the premises or town of...., without a written consent of the said Blank Piano Co., or if I fail to have said instrument insured as aforesaid, or if at any time the said Blank Piano Co., or their agents or assigns, shall deem themselves unsafe or insecure, it shall then be lawful for the said Blank Piano Co., or their agents or assigns, and I do hereby authorize them to take the said instrument wherever found, and for that purpose enter upon my premises, take and hold, or sell and dispose of said instrument at public or private sale, with or without notice and out of the proceeds thereof to retain the amount unpaid of said notes and interests and all costs and expenses of taking, holding and selling said instruments, including an attorney's fee of ten dollars, and to apply the amount in excess of such costs, expenses and an attorney's fee toward the payment of said notes and interests, whether due or not due, and return the surplus, if any, to me or my legal representative.

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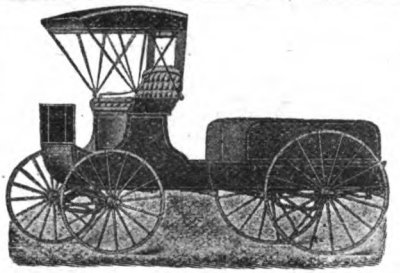
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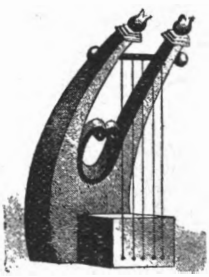
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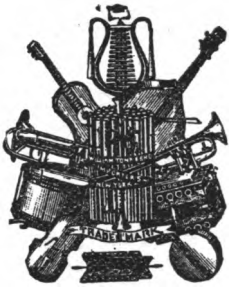
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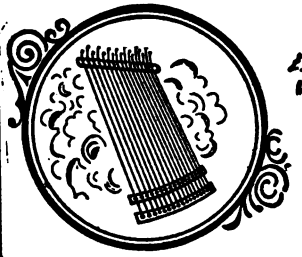
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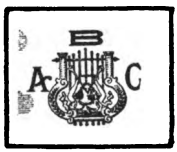
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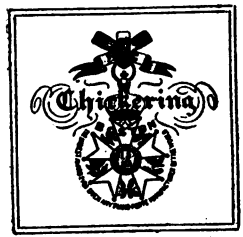
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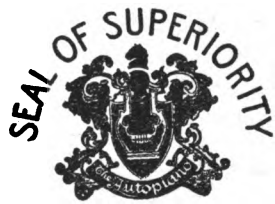
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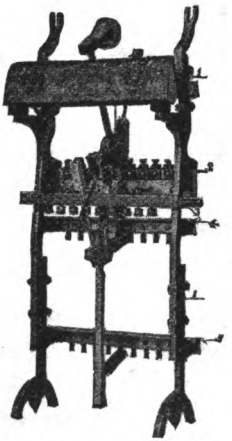
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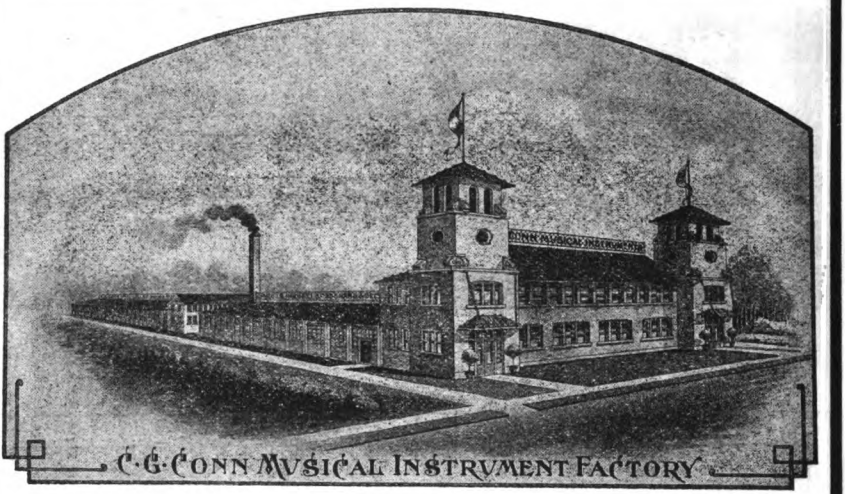
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